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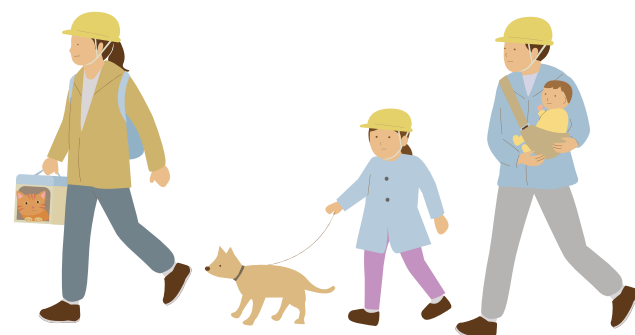


財團法人住宅地震保險基金



目錄 CONTENTS

首長的話	3
住宅地震基本保險之獨特性	5
設立緣起	9
運作中樞與業務範圍	17
年度業務概況	23
年度財務概況	59
本基金組織概況	67
2023 年大事紀	70
Preface	4
Uniqueness of TREIF	6
Origins and Development	10
Who We Are and What We Do	18
2023 Business Overview	24
2023 Financial Overview	60
Organization	68
Major Events - 2023	70





本基金董事長李松季(左)榮獲「終身成就卓越獎」

住宅地震基本保險制度係 1999 年 921 大地震後，政府為減輕地震造成民眾財產損失及國家財政負擔，所推行之政策性保險制度。2002 年開辦，至 2024 年 3 月底止，本保險投保率為 38%，有效保單件數達 3,531,250 件，累積之各項準備金為 442.3 億元。隨著投保率穩定上升與累積風險增加，為降低本保險發生削額給付機率，保障民眾權益，2024 年 4 月 1 日本保險危險分散機制之總承擔限額已提高為 1,200 億元。

為強化社會大眾之地震風險意識及災防觀念，讓民眾瞭解本保險災害防救之特質，本基金每年皆致力於各項公益宣導活動，辦理講座或攤位宣導活動，面對面為民眾介紹本保險保障內容；也利用 FB 臉書專頁，增加粉絲互動與公益推廣，並將開設 LINE 及 Instagram 官方帳號，希冀日後能更廣泛運用網路宣導及活動行銷，增加本保險曝光度及公益形象，並將宣導工作拓展至全臺各地國中小校園。

同時，為讓災防人員和民眾知悉保障情況，進一步提升非貸款戶住宅地震保險投保率，本基金更積極與國家災害防救科技中心合作，建置住宅地震保險之村里覆蓋率資料，希望透過災防體系，將宣導重心普及至全國各地鄉鎮鄰里。

臺灣地震活動頻繁，當災害性地震發生時，往往會帶來人民生命財產的損失，造成重大的社會和經濟問題，本保險為國家災防體系的一環，本基金作為住宅地震保險制度之中樞組織，普及地震保險與提升民眾災防意識就是本基金的重要使命。未來，本基金將繼續檢討及強化地震保險制度，並積極辦理各項宣導活動，加強民眾地震防災風險意識，提高本保險普及率，落實本保險提供民眾基本財產保障之政策性目標。

董事長 李松季

Taiwan basic residential earthquake insurance program (TREIP) is a statutory scheme launched in 2002 by the government following the 921 earthquake occurred in 1999 to reduce property loss and the financial burden on the government once earthquakes occur. The insurance has reached 38% take-up rate, with 3,531,250 valid insurance policies and NT\$44.23 billion of accumulated reserves, as of the end of March 2024. Given that both the take-up rate and accumulated risks are rising steadily, in order to reduce the probability of the payment reduction mechanism (in place for the aggregate loss exceeding scheme limit), the total liability of the risk spreading mechanism was increased to NT\$120 billion on April 1, 2024 and to better protect the rights and interests of home owners.

To further raise the risk awareness of earthquake and disaster prevention practices in order to help the public understand the essence of basic residential earthquake insurance, Taiwan Residential Earthquake Insurance Fund (TREIF) has been devoted to public education through lectures or promotional activities, where staffs introduce the insurance to the public through face-to-face interactions. In addition to the existing TREIF Facebook Page, a LINE account and an Instagram account will also be set up and therefore using these online campaigning tools to better promote the basic residential earthquake insurance. The goal is to increase media exposure and boost the image of the insurance, and to educate students in elementary schools as well as junior high schools throughout Taiwan.

Meanwhile, in order to have disaster prevention personnel and the public be aware of the insured protection which the basic residential earthquake insurance provides, so as to increase the take-up rate of those mortgage-free home owners. Therefore, TREIF actively cooperates with the National Science and Technology Center for Disaster Reduction to set up the take-up rate in various villages statistics database, and hope to reach out to home owners in rural areas through the disaster prevention system.

Taiwan is prone to earthquakes. Destructive earthquakes often cause losses of human lives and property, resulting in severe social and economic issues. The residential earthquake insurance is part of the national disaster prevention program, and as the pivotal organization of the insurance, TREIF has two crucial missions: To increase the take-up rate and to raise public awareness of disaster prevention. TREIF will continue to review and strengthen the earthquake insurance system and organize educational campaigns in the coming days. The goal is to enhance public awareness of earthquake disaster prevention, to increase the take-up rate, and to provide basic protection for home owners, which is the statutory objective of the insurance in the first place.

Chairman Patrick S. Lee



住宅地震基本保險之獨特性

有鑑於921地震造成全國經濟損失約3,000億元，房屋全倒51,712戶、半倒53,768戶，住宅損失計1,284億元，政府發放慰助金共157億餘元，行政院爰依國家「災害重建計畫工作綱領」，規劃實施災害防救型住宅地震基本保險。

■ 災害防救型保險特質

- ◆ **以救急救難為目的**
以救助重大損害(全倒、半倒房屋)，設計救急型保險金額(150萬元)及臨時住宿費用(20萬元)，並採「全損」理賠簡化理賠手續，以最短時間快速賠付。
- ◆ **利己利人之國家政策型保障**
不以營利為目的之政策性保險，由投保大眾共同累積準備金，並用於大震災急難救助住宅遭受災損保戶，是「利己利人」國家政策型地震保障。
- ◆ **承保方式容易**
住宅火險擴大承保基本地震保險，凡承保住宅火險者，同時承保地震基本保險。
- ◆ **保障房屋本體**
只承保房屋，不保動產及裝潢，以簡化勘損加速理賠，達到救急救難的目的。
- ◆ **負擔得起保費**
不考慮個別風險(建築結構、屋齡等)，以臺灣總體風險平準定價(單一費率：1,350元)，讓人人負擔得起住宅地震風險之保費。
- ◆ **專款專用**
公辦民營新模式，透過危險分散機制，積累準備金，做百年一遇大地震之抗災準備，並專款專用於受災保戶。

Uniqueness of TREIF

Due to the devastating earthquake happened on September 21, 1999, Taiwan had suffered not only unpredictable disasters but also financial losses to tremendous extent. As for disaster losses, 51,712 households were completely destroyed, 53,768 households were severely destroyed, and the residential losses were up to NTD128.4 billion. Meanwhile, the national economic losses were more than NTD300 billion. Furthermore, the government had issued around NTD15.7 billion for relief funds. According to "Disaster Recovery Program", the government had planned to carry out Taiwan Residential Earthquake Insurance Program (TREIP, disaster relief insurance).

■ Characteristics of Disaster Insurance

- ◆ **Intended for emergency rescue and relief**
In order to relieve financial constraints from major damages (completely destroyed or partially destroyed households), the sum insured (NTD 1.5 million) and contingent living expense (NTD 200,000) are designed to meet emergency needs. And the "total loss & constructively total loss" coverage is adopted to simplify the claim appraisal, so as to accelerate the claim settlement.
- ◆ **A statutory insurance based on the principle "one for all & all for one"**
Generally speaking, it is a non-profit statutory insurance. In considering the long-term accumulation exposure of earthquake, the policyholders need to jointly accumulate reserves and to provide emergency relief to the insured when suffering serious damage in a big earthquake. It is a statutory earthquake program that "benefits ourselves as well as others."
- ◆ **Easy to take-up**
In order to make the coverage easy to be accessed, residential fire and earthquake basic insurance offers extensive coverage including typhoon, flood, glass damage, liability, and earthquake.
- ◆ **Protection for residential buildings**
Only the residential building is covered. The movables and decorations are excluded, in order to simplify loss adjustment and speed up claims settlement for disaster relief during emergencies.
- ◆ **Affordable premium**
Disregarding the difference of risk exposures (building structure, age, location etc.), the risk pricing is based on the general earthquake exposure of whole Taiwan, and the flat premium, NTD1,350, makes the Residential Earthquake Basic Insurances affordable for everyone.
- ◆ **Dedicated use**
TREIP's operation model is designed to deal the challenge of earthquake exposures, long-term risk accumulation and especially risk reserve accumulation. Through reserve accumulation, coordinating retention, and risk spreading, it makes the residential earthquake insurance affordable and available, and it makes us ready for a sizable earthquake.



■ 住宅地震基本保險成功之五個支柱



住宅地震保險基金

住宅地震保險基金為住宅地震保險制度之中樞組織，負責管理住宅地震保險。



社會

投保之民眾愈多，就愈能達成我為人人，人人為我的利己利人之社會公益(one for all & all for one)目標。



保險公司

保險公司收取之保費將全數向住宅地震保險基金為再保險，不以營利為目的提供保戶保險服務。



政府

住宅地震基本保險為國家災防體系一環，政府支持與協助是本保險經營成功之重要關鍵。



個人

住宅地震基本保險是個人自費防災計畫，未發生地震損失，保費將轉為共同累積準備金，以做為長期抗災準備。

■ Five Key Elements for the Success of TREIP



Residential Earthquake Insurance Fund

TREIF is a private-public-partnership (PPP) and non-profit organization and as a pivotal organization of TREIP managing the residential earthquake insurance, including claim, underwriting, risk spreading & assumption mechanism.



Society

The more people join TREIP, the easier to achieve the public interest goal - one for all and all for one.



Non-life Insurance Company

Non-life Insurance Companies are not profit driven and shall provide underwriting and claim services. The charged premium of residential earthquake basic insurance shall be 100% ceded to TREIF.



Government

As a part of the National Disaster Relief System, government support is also crucial for the success of TREIP & TREIF.



Individuals

The residential earthquake basic insurance is a self-paid plan for disaster relief. The premium will turn into accumulated reserves ready for next long-term earthquake catastrophe.



設立緣起

1999年9月21日發生於南投集集芮氏規模7.3的大地震（又稱921集集地震），舉國傷痛難忘。政府為建立地震保險，隨即於1999年底提出「保險法部份條文修正草案」，增訂保險法第一三八條之一，明訂保險業應承保住宅地震危險，並納入建立地震危險承擔機制之規定。保險法修正條文於2001年7月9日公布，我國政策性住宅地震保險制度之於焉建立。

2001年11月30日主管機關依據保險法第一三八條之一規定，頒訂「住宅地震保險共保及危險承擔機制實施辦法」，運作方式為經由各產物保險公司承保之住宅地震保險全數分予當時為國營之專業再保險公司－中央再保險公司，該公司接受後再分予國內保險業、地震保險基金、國外再保險業及政府等分層承擔，總危險承擔限額為新臺幣500億元，明確建構我國住宅地震保險危險承擔機制。

2002年4月1日起於財產保險業現有之住宅火災保險單下擴大保障住宅地震基本保險，每戶保險金額最高新臺幣120萬元，採全國單一費率，每年每單保費新臺幣1,459元（自2009年4月1日起每年每單保費調降為新臺幣1,350元）。保障範圍為承保住宅因地震震動或地震所引起之火災、爆炸、山崩、地層下陷、滑動、開裂、決口或地震引起之海嘯、海潮高漲、洪水等事故導致之全損。

本保險制度實施初期之全損定義係指符合下列情事者：指經政府機關或專門之建築、結構、土木等技師公會出具證明鑑定為不堪居住必須拆除重建或非經修建不能居住且補強費用為重建費用百分之五十以上者。



20231102 模擬演練頒獎典禮_簽單公司獎

Origins and Development

On September 21, 1999, a magnitude 7.3 earthquake, known as the “Chi-Chi earthquake” or “921 earthquake”, struck Nantou County in central Taiwan, causing a great disaster which the people of Taiwan will never forget. The earthquake prompted the government to set up an earthquake insurance and hence at the end of 1999, the competent authority introduced amendments to Article 138-1 of the Insurance Act to include provisions on underwriting residential earthquake insurance by the insurers and establishment of a mechanism for assuming earthquake risk. The amendment of Insurance Act was promulgated on July 9, 2001, and the Taiwan residential earthquake insurance program came into existence.

In accordance with Article 138-1 of the Insurance Act, the competent authority announced the “Enforcement Rules for Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance” on November 30, 2001. The rules stipulate all residential earthquake insurance policies issued by non-life insurers to be ceded to Central Reinsurance Corporation (Central Re), a then state-owned reinsurer which in turn spread the risk to domestic non-life insurers, TREIF, foreign reinsurers and the government with the limit of total risk assumption set at NTD50 billion. The structure of the residential earthquake insurance risk assumption mechanism was thus established.

Effective from April 1, 2002, all residential fire insurance policies issued must extend the coverage to include the basic residential earthquake insurance, with a maximum sum insured of NTD1.2 million per household. The annual flat premium was set at NTD1,459 (reduced to NTD1,350 starting from April 1, 2009). The scope of coverage includes total loss of insured residential building due to earthquake shake, or fire, explosion, landslide, land subsidence, land movement, land fissure, land rupture, or tsunami, sea surge and flood caused by an earthquake or its seismic activity.

During the initial implementation stage of the residential earthquake insurance, “total loss” refers to any case in which the following condition is met: upon being determined and certified by a government agency or a professional association for architecture, building structure, civil engineering or alike that the residence is uninhabitable or the repair costs would equal or exceed 50% of the replacement cost.



2005年12月1日主管機關修正發布「住宅地震保險共保及危險承擔機制實施辦法」，將危險承擔機制由四層改為二層。第一層新臺幣20億元，由住宅地震保險共保組織承擔，超過新臺幣20億元以上之新臺幣480億元，由地震保險基金承擔及分散。自2007年起將住宅地震保險之危險承擔限額，由新臺幣500億元調高至新臺幣600億元。

2007年7月18日保險法第一三八條之一修正，明訂地震保險基金負責管理主管機關建立之危險分散機制，並於2007年11月26日配合保險法修正將「住宅地震保險共保及危險承擔機制實施辦法」更名為「住宅地震保險危險分散機制實施辦法」。自2008年起，各產物保險公司承保之住宅地震保險業務須全部分予地震保險基金，地震保險基金接受所有危險後再予承擔及分散，建構完成現行住宅地震保險營運模式。

2008年12月30日主管機關修正發布「住宅地震保險危險分散機制實施辦法」，將住宅地震保險危險分散機制危險承擔限額自2009年起提高至新臺幣700億元。2012年1月1日起，住宅地震基本保險之保險金額調高為最高新臺幣150萬元，臨時住宿費用調高為新臺幣20萬元，費率仍為新臺幣1,350元。本保險保單條款中關於「地震」之定義修正為：我國或其他國家之地震觀測主管機關觀測並記錄之自然地震，以擴大因海嘯致本保險住宅建築物遭受損壞之保障範圍。另「全損」定義修正為：「全損」係指符合下列情事之一者：一、經政府機關通知拆除、命令拆除或逕予拆除；或二、經本保險合格評估人員評定、或經建築師公會或結構、土木、大地等技師公會鑑定為不堪居住必須拆除重建、或非經修復不適居住且修復費用為危險發生時之重置成本百分之五十以上者。



20231102 模擬演練頒獎典禮_合格評估人員

On December 1, 2005, the competent authority promulgated the amended "Enforcement Rules for Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance," adjusting the risk assumption system from four tiers to two tiers. The first NTD2 billion of the NTD50 billion liability in the first tier was assumed by the residential earthquake Co-insurance Pool, and the remaining NTD48 billion liability in the second tier was assumed and/or ceded by TREIF. The maximum risk assumption of residential earthquake insurance was raised from NTD50 billion to NTD60 billion in 2007.

In accordance with revisions to Article 138-1 of the Insurance Act on July 18, 2007, TREIF was entrusted with the responsibility to manage the risk spreading mechanism set up by the competent authority. On November 26, 2007, under the amendment for the Insurance Act, the "Enforcement Rules for the Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance" was renamed as the "Implementation Regulations for Risk Spreading Mechanism of Residential Earthquake Insurance". Since 2008, all residential earthquake insurance underwritten by non-life insurers has been ceded to TREIF, which then retained or transferred the risk, thus laying the foundation for the current residential earthquake insurance operation.

On December 30, 2008, the competent authority promulgated the revised "Implementation Regulations for the Risk Spreading Mechanism of Residential Earthquake Insurance" raising the risk assumption limit of the residential earthquake insurance's risk spreading mechanism to NTD70 billion starting in 2009. The maximum sum insured per subject matter insured under the residential earthquake insurance has been increased to NTD1.5 million effective from January 1, 2012, and the maximum contingent living expense has also been increased to NTD200,000. Meanwhile, the annual flat premium for the insurance maintains at NTD1,350 per policy. The definition of "earthquake" under the policy has been revised as natural earthquake, which is observed and recorded by the seismic observatory competent authority of Taiwan and other nations to extend to cover any loss or damage caused by the tsunami. The definition for the term of "total loss" has also been revised, referring to any of the following conditions - (1) The subject matter insured is demolished as informed, ordered or acted by the government agency; or (2) The subject matter insured has been assessed by a qualified adjuster, or by an association of professional architect, structural engineer, civil engineer, or geotechnical engineer, that the insured building has been assessed uninhabitable and in need of demolition and rebuilding; or has been assessed that it could be inhabitable after repairing and the repairing cost equals to or exceeds 50% of the replacement cost at the time when the insured risk occurs.



2021年3月12日，主管機關鑑於住宅地震保險投保件數逐年增加，為保障民眾權益，適時調高本保險危險分散機制之總承擔限額，並配合調整各層之限額，再次修訂「住宅地震保險危險分散機制實施辦法」，並自2021年4月1日施行；危險分散機制各層危險承擔限額調整如次：

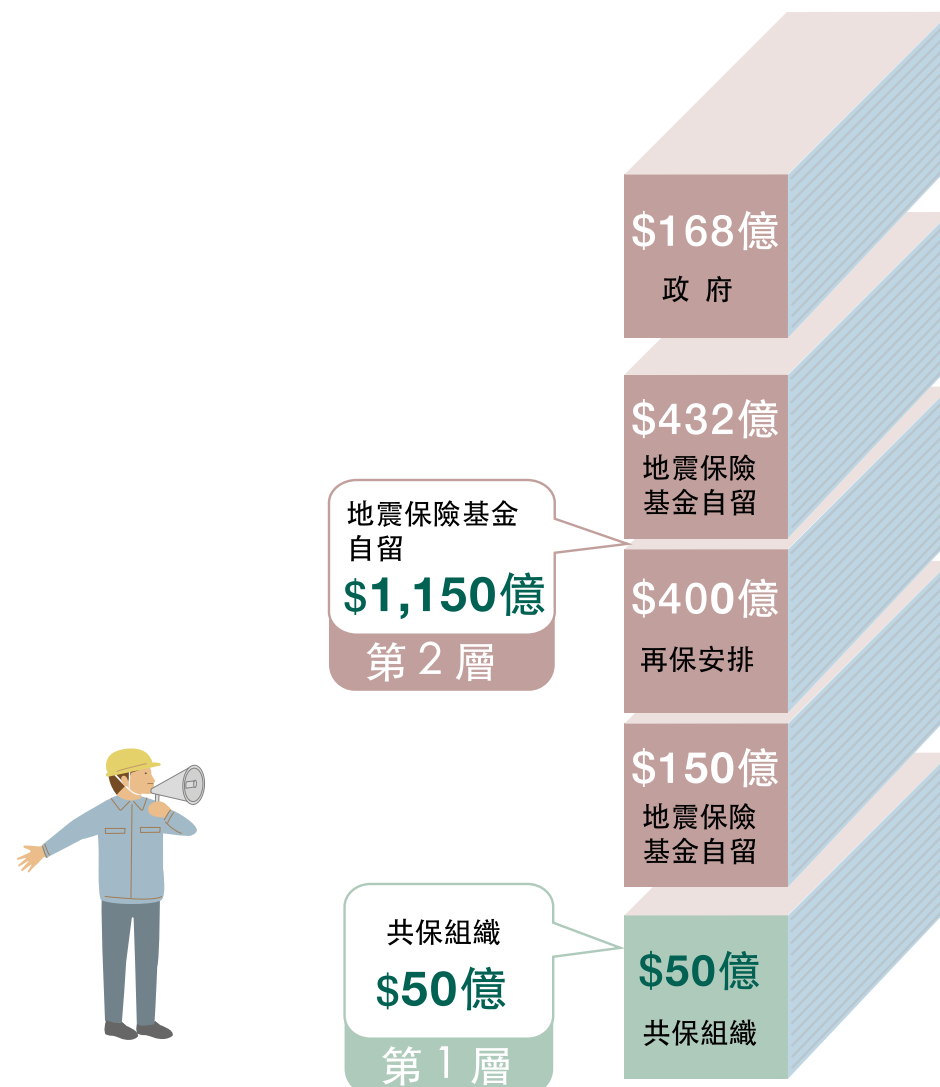
第一層：新臺幣42億元危險部分，由住宅地震保險共保組織承擔。

第二層：新臺幣958億元危險部分，由地震保險基金承擔及分散，並依下列方式辦理：

（一）新臺幣518億元以下部分，與超過新臺幣658億元至新臺幣九百五十八億元部分，由地震保險基金視業務需要及市場成本狀況，安排於國內、外再保險市場或資本市場分散或自留。前述危險分散方式，應報經主管機關備查；修正時，亦同。

（二）超過新臺幣518億元至新臺幣658億元部分，由政府承擔，損失發生時由主管機關編列經費需求報請行政院循預算程序辦理。

現行實施危險分散機制架構



Considering the increasing number of residential earthquake insurance contracts over the years, the competent authority on March 12, 2021 adopted the following measures to protect the rights and interests of the policyholders: Raised the total risk assumption of the risk spreading mechanism as deemed appropriate; adjusted the risk liabilities for each tier accordingly; and once again amended the "Implementation Regulations for Risk Spreading Mechanism of Residential Earthquake Insurance", effective on April 1, 2021. The risk liabilities for each tier have been adjusted, effective from April 1, 2021, as follows:

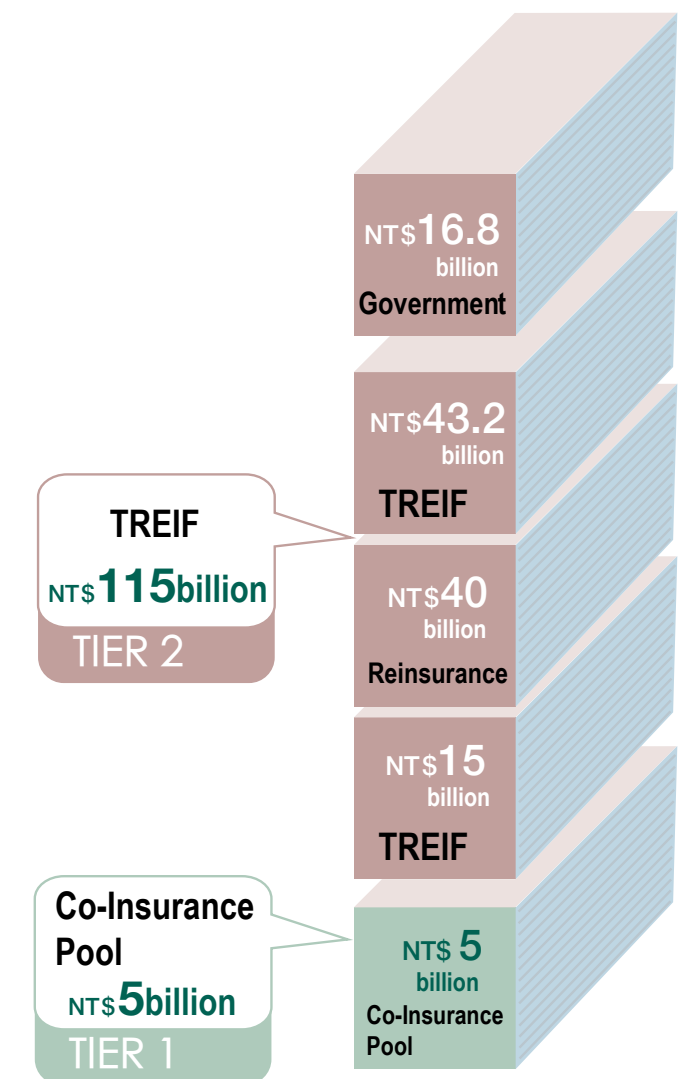
Tier 1 : NTD4.2 billion shall be assumed by the Co-insurance Pool.

Tier 2 : NTD95.8 billion shall be assumed by TREIF. This portion of the risk should be assumed or spread in the following manner:

(1) The portion equal and upto NTD 51.8 billion, and the portion over NTD 65.8 billion up to NTD 95.8 billion shall be spread in domestic and/or overseas reinsurance markets and/or capital markets and/or retained by TREIF in accordance with business needs and/or market costs. The aforementioned risk spreading mechanisms shall be reported to the competent authority for recordation. The preceding provision also applies to any subsequent changes thereto.

(2) The portion over NTD 51.8 billion and up to NTD 65.8 billion shall be assumed by the government. When a loss occurs, the competent authority shall prepare a funding requirement report and submit it to the Executive Yuan, which shall handle funds appropriation in accordance with the budget process.

Structure of the current Risk Spreading Mechanism





因投保率持續提高，累積風險亦相對增加，2023年經本基金研議，預計2023年底回歸期低於250年，為適度提高本保險危險分散機制總責任額以降低削額給付發生之機率，在現行本保險保費維持不變情況下，訂於2024年4月1日起本保險危險分散機制承擔總責任額從新臺幣1,000億元調高至新臺幣1,200億元，危險分散機制各層危險承擔限額調整如次：

(a) 共保組織層

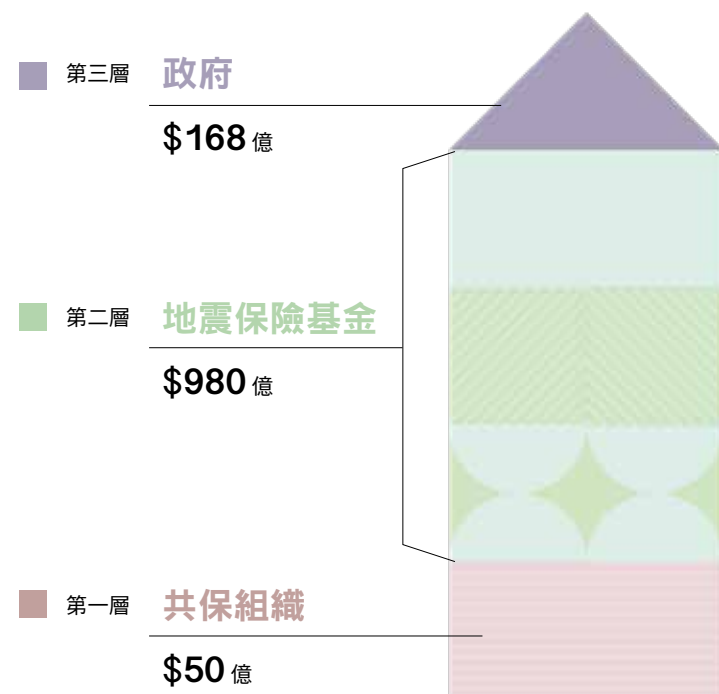
承擔第一層，承擔限額由新臺幣42億元提高至新臺幣50億元。

(b) 政府層

依照總承擔限額調整比例調整該層的承擔限額由新臺幣140億元提高至新臺幣168億元，且承擔最上層，即損失超過新臺幣1,032億元至新臺幣1,200億元。

(c) 地震保險基金承擔與分散

1. 本基金承擔與分散限額由新臺幣818億元提高至新臺幣982億元。
2. 其中轉分再保險市場部分擬增購新臺幣100億元保障，承擔限額由原安排300億元提高至新臺幣400億元再保保障。



As the take-up rate continues to rise, so does the cumulated risk. At a discussion within TREIF in 2023, it was determined that the return period by the end of 2023 would be less than 250 years. To adequately raise the total liability of the risk spreading and to reduce the probability of the payment reduction mechanism, TREIF resolved to raise the total liability of the risk spreading scheme limit from NT\$100 billion to NT\$120 billion as of April 1, 2024, while leaving the current premium unchanged. The risk assumption ceiling at each tier of the mechanism is adjusted as follows:

(a) Co-Insurance Pool

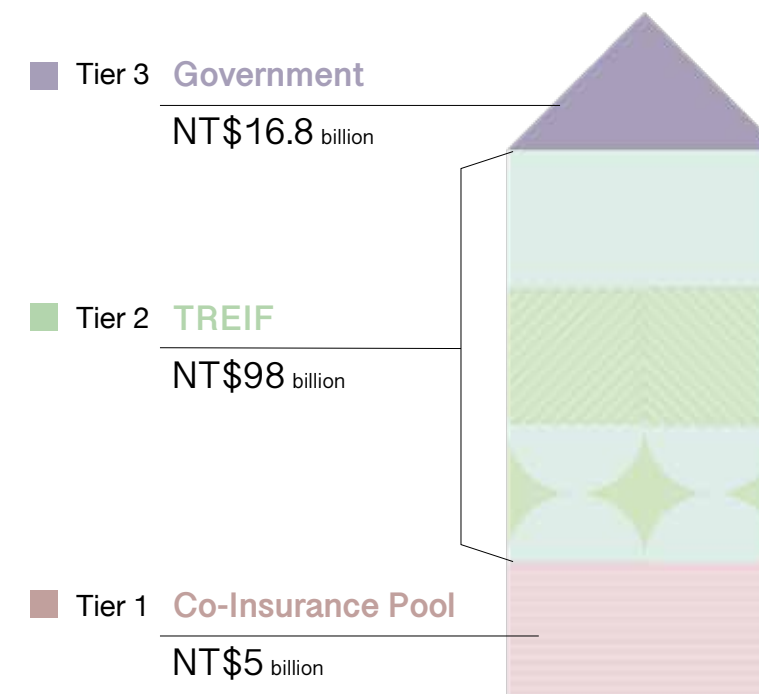
At Tire 1, the ceiling shall be raised from NT\$4.2 billion to NT\$5 billion.

(b) Government

The ceiling at this tier shall be raised proportionally from NT\$14 billion to NT\$16.8 billion, and the government shall assume the liability at the top of the hierarchy, which is the portion between NT\$103.2 billion and NT\$120 billion.

(c) Risk Assumption and Spreading by TREIF

1. The limit of risk assumed and spread by TREIF shall be raised from NT\$81.8 billion to NT\$98.2 billion.
2. An additional NT\$10 billion of coverage shall be purchased from the reinsurance market, with the ceiling for risk spreading through reinsurance to be raised from NT\$30 billion to NT\$40 billion.





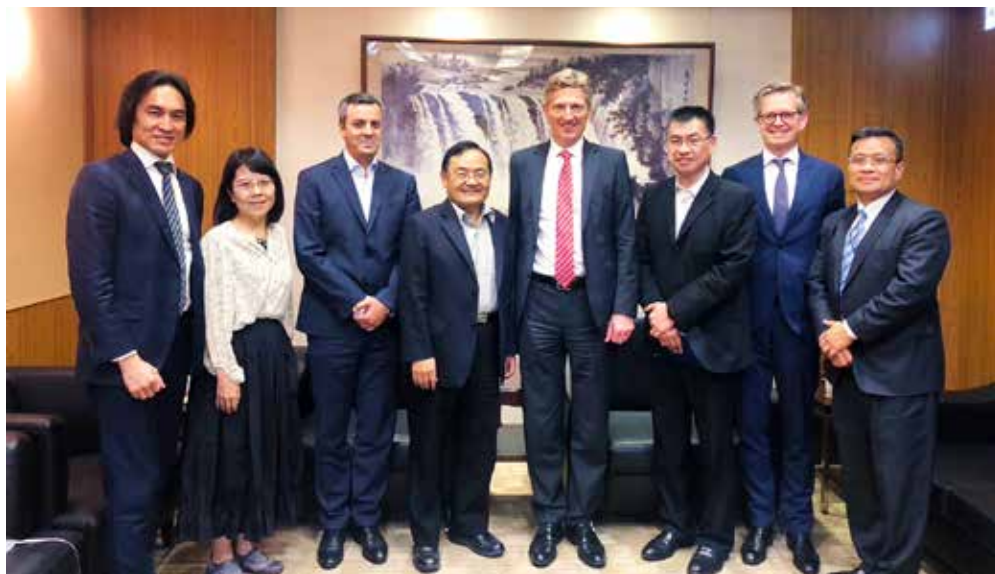
運作中樞與業務範圍

■ 運作中樞

2001年11月30日主管機關頒訂「財團法人住宅地震保險基金捐助章程」及「財團法人住宅地震保險基金管理辦法」賦予地震保險基金成立之法令依據。地震保險基金成立初期，為節約支出俾快速累積基金規模，委由中央再保險公司經營管理並兼辦所有相關業務。

住宅地震保險實施初期，中央再保險公司為住宅地震保險制度之經理人，負責共保事務及國外再保安排，對住宅地震保險初期之建制作出貢獻。2002年中央再保險公司移轉民營後，考量住宅地震基本保險係政策性保險，中樞組織當由非營利機構擔任，且鑑於當時住宅地震保險制度相關法規並未明定住宅地震保險制度之中樞組織，因此承擔機制之國內產險公司或國外再保公司倘發生信用危險，致無法支付保險費或再保賠款無法攤回時，將影響本保險制度之順利運作，並損及被保險人權益，主管機關乃於2005年12月1日修正發布「住宅地震保險共保及危險承擔機制實施辦法」，將地震保險基金定位為住宅地震保險制度之中樞組織，並積極推動地震保險基金之獨立運作。

2006年7月1日地震保險基金正式獨立運作，地震保險基金之角色由單純之風險承擔與分散，轉換為制度管理之中樞組織，獨立運作後除由原中央再保險公司兼辦人員轉任外並延聘專職人員承辦相關業務，負責住宅地震保險承保、理賠機制之建立與改善、共保業務之處理、再保險安排、業務宣導、與合格評估人員及專業技師等之訓練及講習等事項。鑑於住宅地震保險為政策性保險，制度改革尤與民眾權益息息相關，因之相關議題之決策允宜周延縝密，乃於2008年3月成立住宅地震保險制度發展規劃工作小組，延聘產、官、學界之專家學者連同地震保險基金人員，以召開會議方式逐一檢討改善現行地震保險制度，並提供主管機關政策建言，以強化地震保險基金中樞組織之功能，俾符合主管機關、保險業界與投保大眾之殷切期待。



20230615 再保人 Munich Re 來訪(本基金前總經理何以-左4)

Who we are and What we do

■ Pivotal Role in the Taiwan Residential Earthquake Insurance Program

On November 30, 2001, the competent authority announced "The Charter of Endowment of Taiwan Residential Earthquake Insurance Fund", and "Regulations Governing Taiwan Residential Earthquake Insurance Fund", laying a legal foundation for the establishment of TREIF. To save cost and accelerate the accumulation of fund, Central Re was entrusted to manage the fund and handle all of its related business during the initial implementation stage.

During the initial stage of the Program, Central Re was designated as the program manager, responsible for managing the Co-insurance Pool and overseas reinsurance placement. It contributed greatly to the residential earthquake insurance program. Central Re was privatized in 2002. Considering that the residential earthquake insurance is a statutory insurance, it ought to be managed by a non-profit organization to avoid the possible credit risks of private insurers or reinsurers, which could hinder the implementation of the Program and impair policyholders' rights. Hence, on December 1, 2005, the competent authority revised and promulgated "Enforcement Rules for the Coinsurance and Risk Assumption Mechanism of Residential Earthquake Insurance" to designate TREIF as the pivotal role of the Program and strive for the operational independence of TREIF.

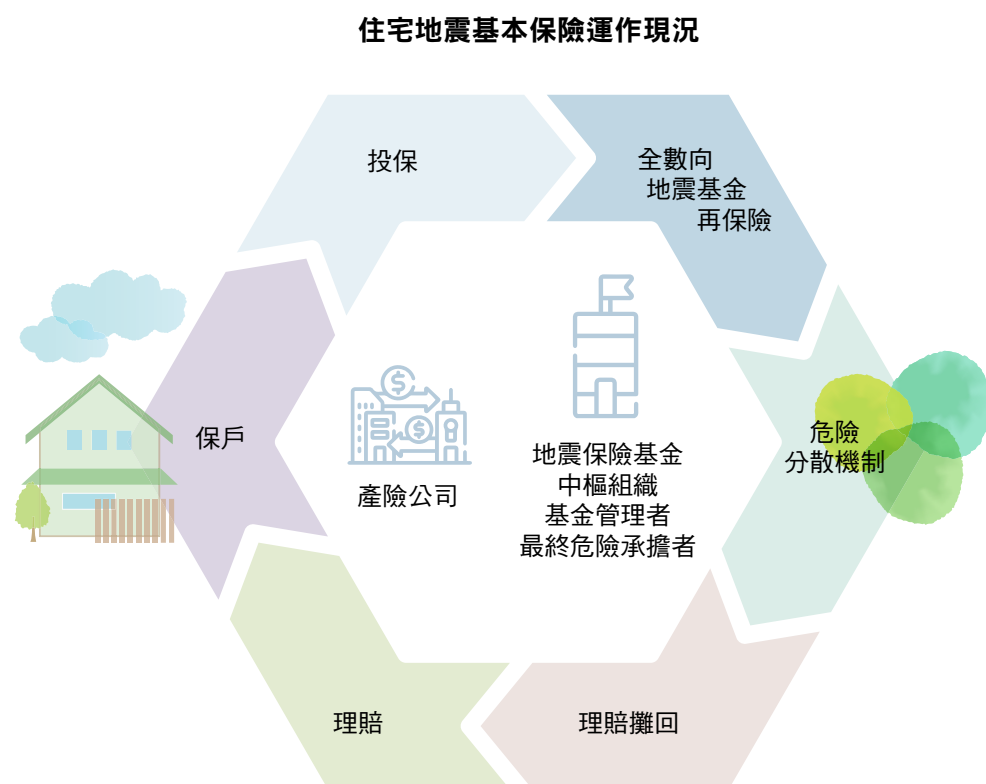
As the result, TREIF assumed the pivotal role in Taiwan's residential earthquake insurance program and officially began independent operations on July 1, 2006. Its function no longer limited to risk assumption and risk spreading, but to cover all affairs relating to the Program, including the establishment and improvement of underwriting and claim settlement mechanism, coinsurance management, reinsurance placement, business promotion, and training for qualified adjusters as well as professional engineers. To support the growing responsibility, relevant staffs were transferred to TREIF from Central Re and additional employees were recruited. Considering that the residential earthquake insurance is a statutory insurance, any reform of the program could significantly impact the public interest, and therefore, any future decision making must be thoroughly and prudentially evaluated. Consequently, TREIF established the Residential Earthquake Insurance Program Planning and Development Task Force in March 2008 to assist TREIF in formulating relevant policy plans for the competent authority's consideration. Collaborating the efforts of experts and scholars that TREIF invited from private, public, and academic sectors together with its staffs, the Task Force convened meetings to probe into improvement plans for each and individual items under the program. The Task Force strengthens the functionality of TREIF to fulfill the expectations of the competent authority, the insurance industry and the policyholders.



■ 業務範圍

依「財團法人住宅地震保險基金捐助章程」第七條規定住宅地震保險基金之業務範圍如下：

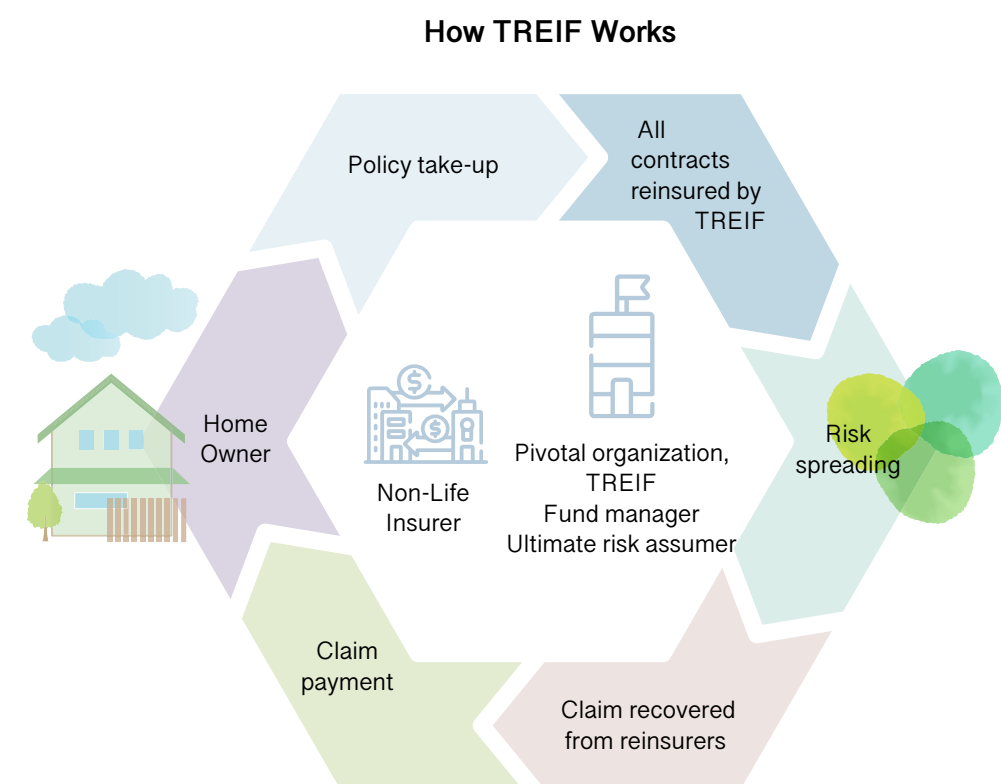
- ◆ 辦理住宅地震保險之再保險、危險承擔與分散事宜。
- ◆ 收取住宅地震保險分進之純保險費、附加費用收入及資金運用收益。
- ◆ 依據財源籌措計畫向國內、外貸款或融資。
- ◆ 處理與前三款有關之其他相關業務。
- ◆ 辦理目的事業主管機關指定事項。
- ◆ 辦理符合本基金設立目的之公益活動。
- ◆ 其他依保險法或其他法令規定地震保險基金得辦理之業務。



■ Scope of Business

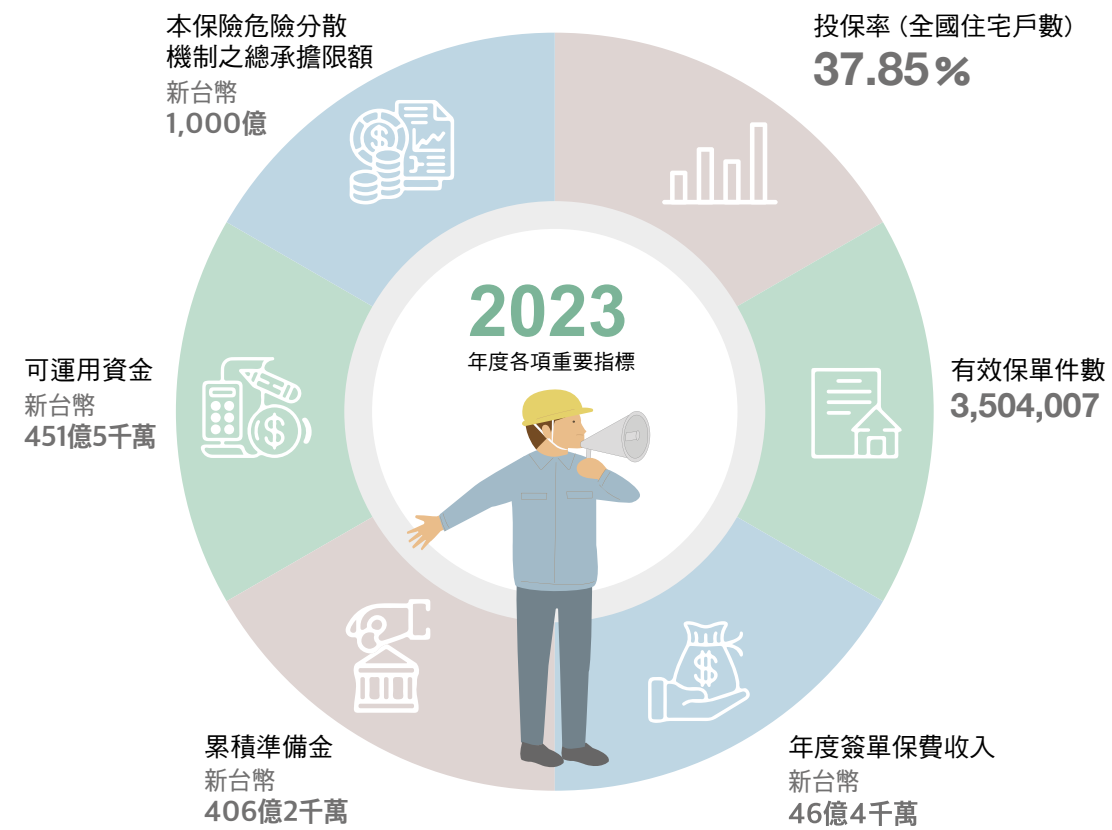
In accordance with Article 7 of The Charter of Endowment of TREIF, the scope of TREIF's business is as follows:

- ◆ Managing reinsurance, risk assumption and risk spreading for the residential earthquake insurance.
- ◆ Receiving pure premium, loadings and the financial income ceded from residential earthquake insurance.
- ◆ Obtaining domestic or overseas loans in accordance with the financing plans.
- ◆ Handling other business in relation to the preceding three subparagraphs.
- ◆ Taking care of matters assigned by the competent authority.
- ◆ Organizing public welfare activities that are in line with the goals of TREIF.
- ◆ Conducting business that TREIF is permitted to undertake in accordance with the Insurance Act or other laws and regulations.



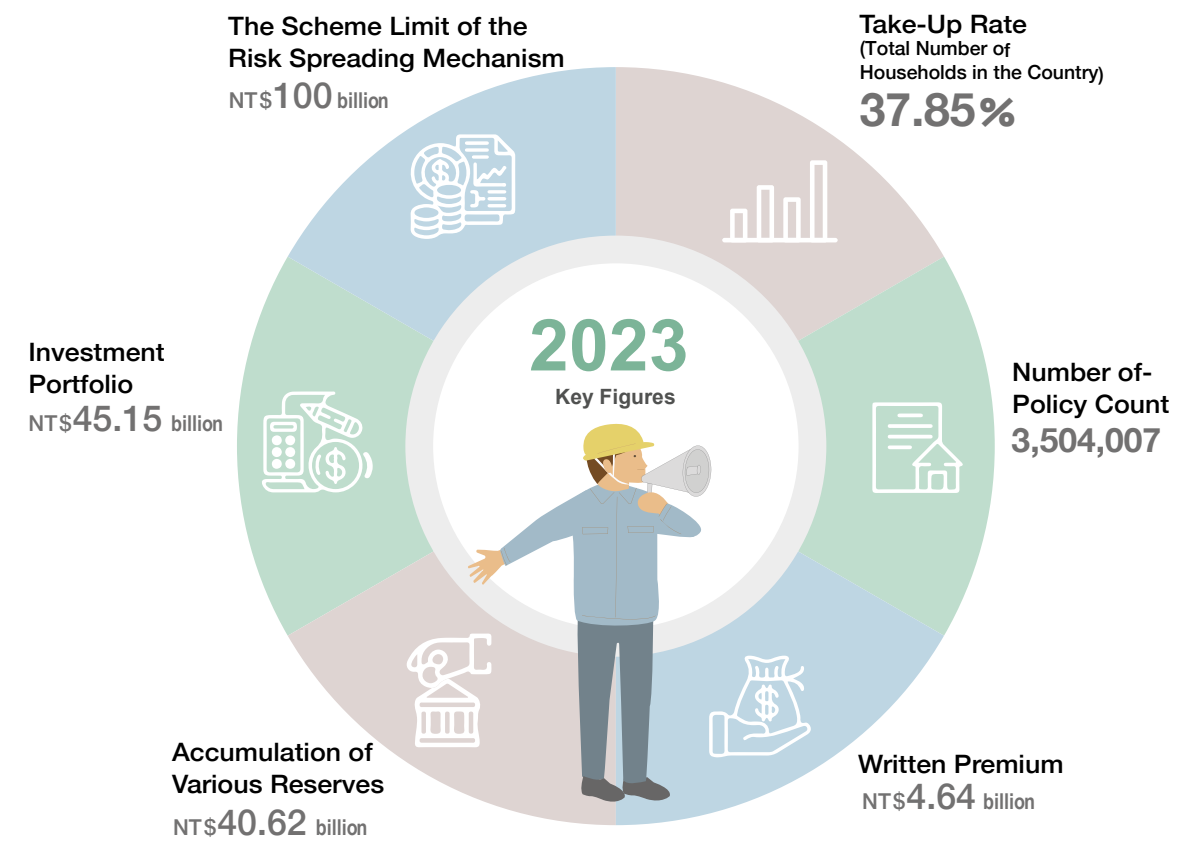


■ 年度各項重要指標 (截至2023.12.31)



2024年4月1日起總承擔限額提高至1,200億

■ 2023 Key Figures (As of 2023.12.31)



The scheme limit of the risk spreading mechanism shall be raised to NT\$120 billion effective from April 1, 2024.



年度業務概況

承保作業

◆ 有效保單及投保概況

自2002年住宅地震保險開辦以來，住宅地震保險業務即穩定成長，截至2023年底止，有效保單件數約3,504,007件，以全國住宅總戶數9,258,752戶計算，投保率為37.85%，件數較前一年成長0.39%。歷年來，住宅地震保險有效保單件數、簽單保費收入及成長率詳如下表。

住宅地震保險有效保單件數及簽單保費收入

年度	有效保單件數	簽單保費收入（仟元）
2002(4月~12月)	455,498	661,231
2003	859,213	1,242,788
2004	1,173,082	1,702,959
2005	1,447,545	2,101,527
2006	1,672,043	2,425,076
2007	1,872,195	2,722,298
2008	2,029,369	2,947,698
2009	2,168,528	2,951,981
2010	2,294,738	3,057,970
2011	2,390,202	3,193,562
2012	2,459,152	3,202,554
2013	2,553,337	3,336,938
2014	2,637,811	3,463,141
2015	2,707,256	3,523,412
2016	2,795,766	3,646,940
2017	2,885,973	3,805,245
2018	3,002,475	3,973,195
2019	3,102,381	4,040,314
2020	3,225,006	4,369,827
2021	3,337,681	4,455,949
2022	3,428,855	4,582,630
2023	3,504,007	4,644,852

* 註：
1.2009年4月1日起每單保費由1,459元調降為1,350元。
2.2012年1月1日起保險金額由120萬元調高為150萬元。

2023 Business Overview

Underwriting Operation

◆ Overview of Policies in Force and Insurance Take-Up rate

Since the launch of the residential earthquake insurance in 2002, it has experienced steady growth. At the end of 2023, the total policies in force reached 3.50 million, which accounted for 37.85% of the total national households of 9.25 million, up by 0.39% when compared with previous year. A more detailed data of the written premium income and policies in force over the past years are listed in the following charts:

Taiwan Residential Earthquake Insurance Policies in Force and Written Premium Income

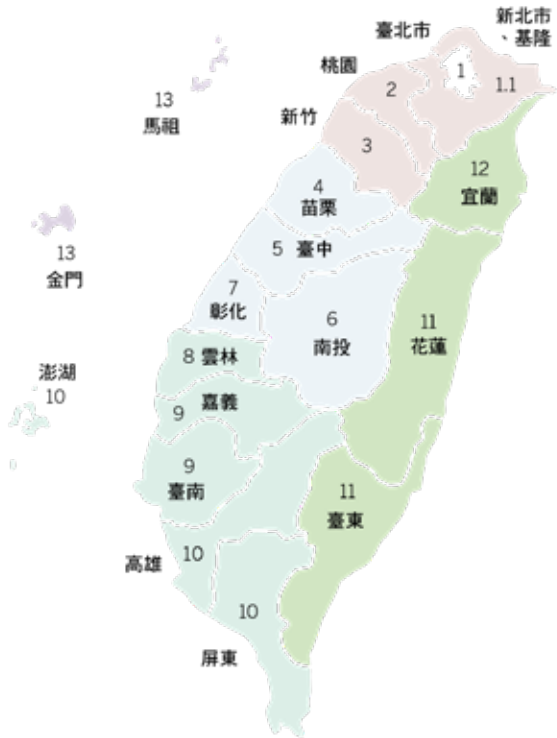
Year	Policies In Force	Written Premium (Unit: NTD1,000)
2002(April ~ December)	455,498	661,231
2003	859,213	1,242,788
2004	1,173,082	1,702,959
2005	1,447,545	2,101,527
2006	1,672,043	2,425,076
2007	1,872,195	2,722,298
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2021	3,337,681	4,455,949
2022	3,428,855	4,582,630
2023	3,504,007	4,644,852

* Note:
1. Effective from April 1, 2009, the annual flat premium has been reduced from NTD1,459 to NTD1,350 per policy.
2. Effective from January 1, 2012, the maximum sum insured has been increased from NTD1.2 million to NTD1.5 million per policy.



◆ 累積責任額及投保率

截至2023年12月31日止住宅地震保險全國累積責任額達新臺幣5兆8,609億元，累積責任額較高區域為臺北市、新北市（含基隆）、桃園、新竹、臺中及高屏等都會區；投保率以新竹以北地區及臺中較高，全國投保率最高區域為桃園，達46.33%。



◆ Cumulative Liability & Insurance Take-Up Rate

As of December 31, 2023, the cumulative liability of Taiwan's residential earthquake insurance amounted to NTD 5.8609 trillion. Cities with higher amount of cumulative liability were metropolitan cities like Taipei City, New Taipei City (including Keelung), Taoyuan, Hsinchu, Taichung, Kaohsiung and Pingtung. The take-up rates were higher in cities north of Hsinchu and in Taichung. The highest take-up rate of 46.33% was reported in Taoyuan.



住宅地震保險累積責任額及投保率

地區	累積責任額 (新臺幣元)	累積責任額 比率 (%)	有效保單 件數 (件)	住宅戶數 (戶)	投保率 (%)
1 臺北市	649,399,389,558	11.08%	391,823	954,934	41.03%
1.1 新北市、基隆	1,398,548,542,837	23.86%	832,779	1,893,880	43.97%
2 桃園	707,427,620,811	12.07%	420,232	907,038	46.33%
3 新竹	313,879,399,958	5.36%	187,485	411,060	45.61%
4 苗栗	104,572,451,054	1.78%	62,361	195,360	31.92%
5 臺中	794,852,484,890	13.56%	475,236	1,119,024	42.47%
6 南投	66,821,970,405	1.14%	40,116	176,666	22.71%
7 彰化	163,606,349,071	2.79%	97,309	430,320	22.61%
8 雲林	80,088,279,326	1.37%	47,611	233,070	20.43%
9 嘉義、臺南	545,040,454,135	9.30%	326,451	1,032,429	31.62%
10 高雄、屏東、澎湖	827,757,992,076	14.12%	496,520	1,474,603	33.67%
11 花蓮、臺東	93,722,484,647	1.60%	56,780	208,041	27.29%
12 宜蘭	104,203,938,071	1.78%	62,647	194,672	32.18%
13 金門、其他列嶼	11,030,436,348	0.19%	6,657	27,655	24.07%
合計	5,860,951,793,187	100.00%	3,504,007	9,258,752	37.85%

Taiwan Residential Earthquake Insurance Cumulative Liability & Take-Up Rates

	CRESTA Zone	Cumulative Liability (NTD)	Ratio (%)	Policies in Force	Households	Take-Up Rate (%)
1	Taipei city	649,399,389,558	11.08%	391,823	954,934	41.03%
1.1	New Taipei City, Keelung	1,398,548,542,837	23.86%	832,779	1,893,880	43.97%
2	Taoyuan	707,427,620,811	12.07%	420,232	907,038	46.33%
3	Hsinchu	313,879,399,958	5.36%	187,485	411,060	45.61%
4	Miaoli	104,572,451,054	1.78%	62,361	195,360	31.92%
5	Taichung	794,852,484,890	13.56%	475,236	1,119,024	42.47%
6	Nantou	66,821,970,405	1.14%	40,116	176,666	22.71%
7	Changhua	163,606,349,071	2.79%	97,309	430,320	22.61%
8	Yunlin	80,088,279,326	1.37%	47,611	233,070	20.43%
9	Chiayi, Tainan	545,040,454,135	9.30%	326,451	1,032,429	31.62%
10	Kaohsiung, Pingtung, Penghu	827,757,992,076	14.12%	496,520	1,474,603	33.67%
11	Hualien, Taitung	93,722,484,647	1.60%	56,780	208,041	27.29%
12	Yilan	104,203,938,071	1.78%	62,647	194,672	32.18%
13	Kinmen & other isles	11,030,436,348	0.19%	6,657	27,655	24.07%
	Total	5,860,951,793,187	100.00%	3,504,007	9,258,752	37.85%



◆ 辦理住宅地震保險業務稽查

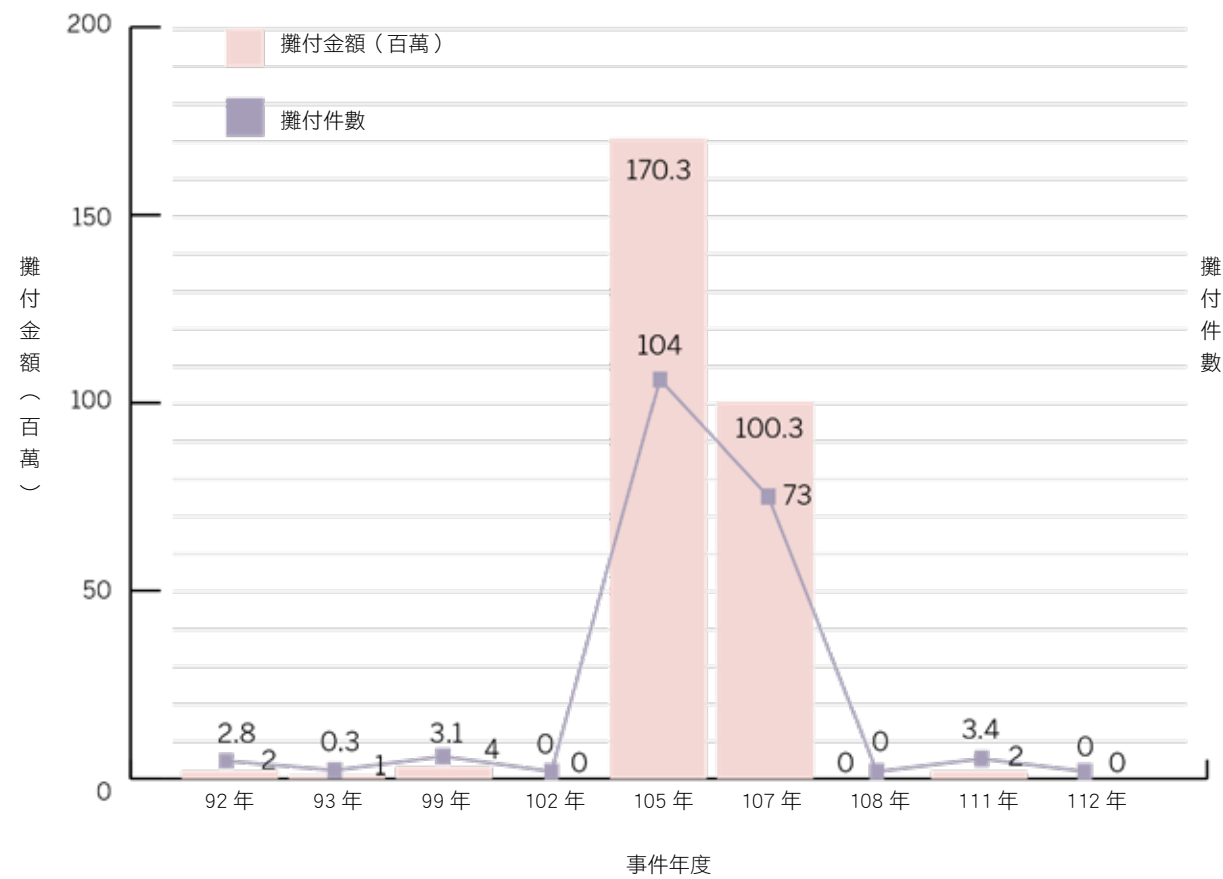
住宅地震保險共保組織會員公司能確實遵循住宅地震保險相關規範辦理本保險業務，地震保險基金依據「住宅地震保險業務稽查作業規定」，執行簽單公司之住宅地震保險業務實地稽查，並將稽查意見及缺失情形製成稽查報告書後，函報主管機關，並於當年度將業務稽查受稽查公司之缺失事項改善情形及業務稽查作業改善建議事項函報主管機關。

◆ Auditing of Residential Earthquake Insurance Business

To ensure that the Co-insurance Pool members are complying with the rules and guidelines related to the residential earthquake insurance when operating the business, TREIF forms an auditing team every year in accordance with the "Operating Rules for the Auditing of Residential Earthquake Insurance Business" to conduct on-site residential earthquake insurance business audits in the insurers' offices and submits audit reports containing audit opinions and non-conformities to the competent authority. Within the same year, TREIF reports on the progress of corrective actions taken by insurers and provides the competent authorities with suggestions for future improvement to the auditing operation procedures.

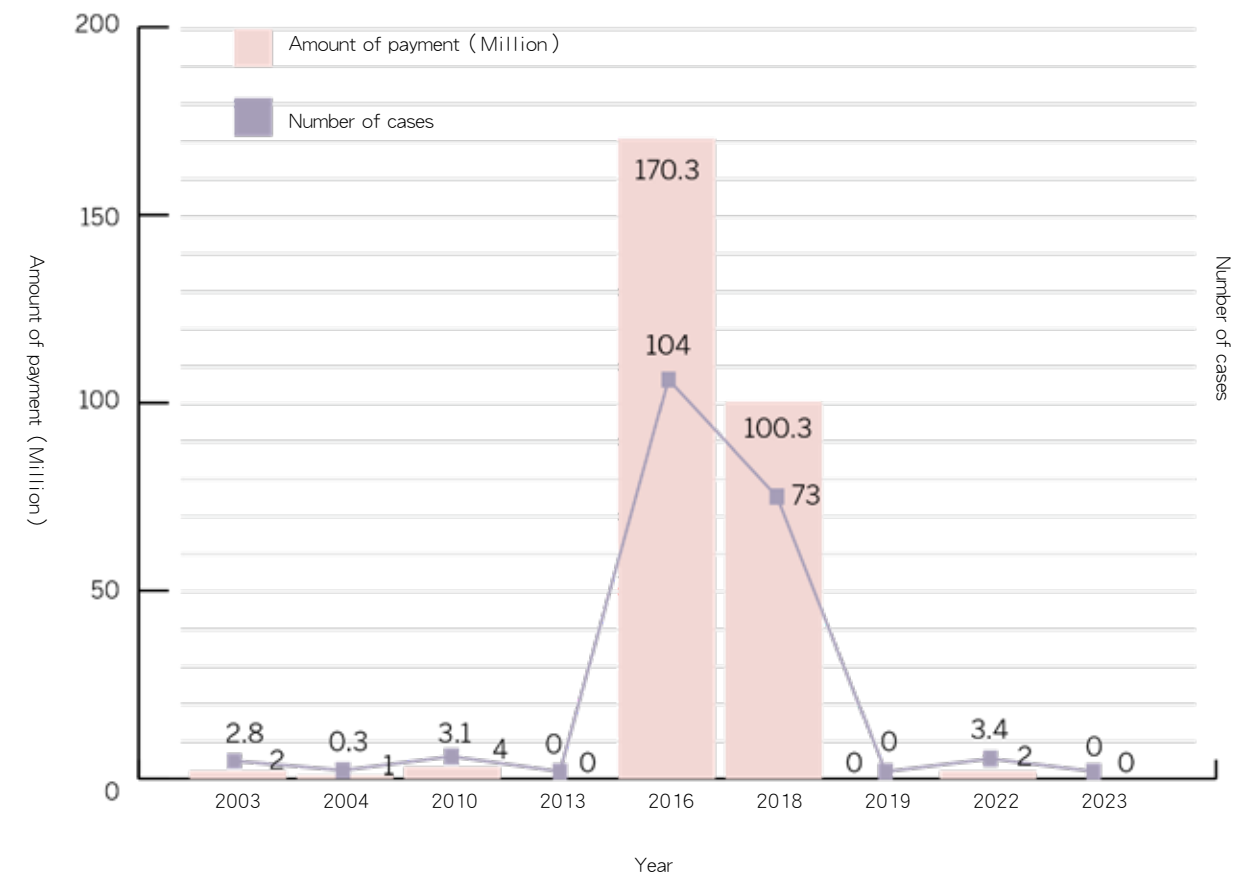
■ 理賠狀況及相關作業與訓練

歷年理賠統計圖表



■ Claims, its Operation and Trainings

Claims processed over the years





◆ 辦理理賠機制模擬演練

地震保險基金每年辦理理賠機制模擬演練，主要在協助各簽單公司相關人員熟悉住宅地震基本保險理賠作業，俾地震損害發生時能迅速自行動員其公司人員，正確且有效率地給付保險金予受災保戶，以發揮本政策性保險安撫人心之作用，簽單公司亦因善盡其企業社會責任進而提升其公司之無形商譽價值。

1. 2023年度辦理東部地區理賠機制模擬演練

(1) 2023年度模擬演練業經主管機關、產險公會、壽險公會、簽單公司及本基金於花蓮及吉安二處災區聯合理賠服務中心辦理一系列情境演練。

(2) 各情境狀況演練方式及重點摘要如下：

地震災害事件實際模擬演練		
假設臺灣東部米崙斷層錯動發生芮氏規模 7.0 地震		
	演練方式	演練重點
第 1 階段	災情彙整 / 緊急應變 內部會議	啟動緊急應變計畫，辦理一系列演練 啟動本基金緊急應變計畫，辦理一系列演練
	緊急會議	◎決定是否成立理賠中樞小組及災區聯合理賠服務中心 ◎評估是否削減給付及比例 ◎評估是否國庫擔保及特別措施方案
	理賠中樞小組會議	◎轄下三分組之應辦事項 ◎決定成立災區聯合理賠服務中心設置數目、地點及期間 ◎統一、協調調度合格評估人員及災區聯合理賠服務中心進駐人員
第 2 階段	通報回報演練	以不預警方式，利用資訊系統通知簽單公司理賠窗口上線選取可報到之進駐人員及合格評估人員，並通知其依指示時間、地點辦理實地報到演練
第 3 階段	實地報到及狀況演練	產險公司理賠服務中心 簽單公司成立理賠服務中心作業流程演練 災區聯合理賠服務中心 災區聯合理賠服務中心作業流程演練
第 4 階段	模擬災損之評定演練	採用「住宅地震保險建築物損失評估全損認定 3D 電腦教學模組」分梯次由合格評估人員進行災損評定及系統操作演練
模擬演練檢討		檢討缺失及改善建議暨頒獎

◆ Claim Simulation Drill

TREIF holds a claim simulation drill every year. This aims at helping insurers to be familiarize with the insurance claim procedures of the residential earthquake insurance, so that their own personnel could be swiftly dispatched during a disaster and appropriately settle the claims to the stranded ones in an efficient way. This could give insurers the opportunities to take on their corporate social responsibility and build better goodwill for the companies.

1. The 2023 claim simulation drill conducted in Eastern Taiwan

(1) In 2023, a series of scenario-based simulation drills were conducted at the Joint Claims Service Centers in Hualien and Ji-an by the competent authority, the Non-Life Insurance Association, the Life Insurance Association, underwriting insurers and TREIF.

(2) The following table is a summary of the approaches and key points of each drill:

Residential earthquake insurance simulation drill		
(Scenario: The dislocation of Milun Fault in Eastern Taiwan has led to the occurrence of a 7.0 magnitude earthquake.)		
	Approach	Key points
1 First Phase	Gathering earthquake related data / Emergency response Internal meeting	Activate the emergency response plan and organize a series of drills Activate the TREIF's emergency response plan and organize a series of drills
	Emergency meeting	○ Decide whether to form a core team and set up Contingent Joint Claims Service Center in disaster area ○ Assess whether to reduce the claim payment or the proportion of payment ○ Evaluate whether to use National Treasury guarantee or implement special measures
	Meeting of the Core Team for Claims	○ Tasks to be performed by the three subcommittees ○ Decide how many Contingent Joint Claims Service Centers in disaster area should be set up, where and for how long ○ Centralized coordination and dispatch of qualified adjusters and stationed personnel in the joint claims service centers in disaster area
2 Second Phase	Responding to notice drill	In an unannounced manner, use the information system to notify the claims settlement representative from underwriting companies to go online and select personnel and qualified adjusters that can report to duty, and inform them of the time and location of the drills.
3 Third Phase	Report for duty simulation drill	Insurance companies' claims service centers: Insurers perform a drill following the procedures for establishing a joint claims services center Joint claims service centers in disaster areas: Perform a drill following the operation procedures of Contingent Joint Claims Service Center
4 Fourth Phase	Building damage evaluation simulation drill	A "3D Computerized Instruction Module for Total Loss Determination in Buildings with Residential Earthquake Insurance" was used by qualified adjusters to conduct simulated assessment of building damages in batches.
Post-drill review meeting		Review the drill to make plans for improvement and conduct awards ceremony



(1) 各簽單公司及本基金於2023/8/9~2023/8/23分四階段演練：

- a. 災情彙整、緊急應變、相關會議演練；
- b. 不預警之通報回報演練；
- c. 理賠服務中心演練；
- d. 合格評估人員實地模擬災損評定演練。

(2) 2023/11/2舉辦檢討會暨頒獎典禮，完成向與會者簡報，頒獎給表現優異之簽單公司及合格評估人員。演練成效如下：

- 各家簽單公司於地震發生第一時間啟動各自緊急應變計畫，並於理賠中樞小組會議報告緊急應變處理狀況、災損及需協助事項。
- 本年度辦理模擬演練通報回報、實地報到演練及平日及假日不定期之無預警以資訊系統發送地震調度事件予簽單公司理賠窗口，各簽單公司理賠窗口能於第一時間注意、迅速回應，並正確動員所屬之合格評估人員及進駐人員。
- 第三階段合格評估人員及進駐人員報到比率達100%。



20230809 理賠機制模擬演練
地震保險基金內部會議

(1) TREIF and the insurers conducted the simulation exercise in four phases during August 9 to August 30, 2023:

- a. Drills for information gathering on the disaster and emergency response as well as related meeting rehearsals;
- b. Drills on responding to notice without prior warning;
- c. Drills for claims service center;
- d. Simulation of qualified adjusters conducting claims evaluation on site.

(2) A review meeting and award ceremony was held on November 2, 2023, where presentations were made and awards were presented to underwriting companies and qualified adjusters that performed well. A summary of drills is as follows:

- Each insurer activated its own emergency response plan immediately after the earthquake and reported the status of the emergency response handling, the condition of the damages, and issues that require assistance in the Core Team meeting.
- This year, TREIF held simulation drills on notice responding, reporting to duty on-site, and sending out unscheduled notices to the insurers' claims settlement teams on both weekdays and weekend without prior warning. The claims settlement team of participating each insurers all paid immediate attention to the notice and responded promptly mobilizing their qualified adjusters and stationed personnel belonging to the company.
- In the third phase, the report-to-duty rate of the qualified adjusters and stationed personnel reached 100%.



20230823 花蓮區災區聯合理賠服務中心



20230809 理賠機制模擬演練理賠中樞小組會議



- ・災區聯合理賠服務中心進駐人員未臻嫻熟部份，如合格評估人員派遣及出險彙報等之處理情形，業於模擬演練檢討會宣達，並納入日後進駐人員訓練教材，強化提醒相關作業流程。
- ・合格評估人員評定能力整體已較去年大幅進步，惟仍有部分合格評估人員仍未臻嫻熟，如柱、樑、牆之損壞評定情形，另有部分合格評估人員土壤液化沉陷量量測結果疏漏而未輸入，業於當年度模擬演練檢討會暨頒獎典禮邀請合格評估人員授課講師進行評定結果缺失講評，並納入日後合格評估人員訓練教材。

2. 平日及假日不定期演練

為瞭解大地震時相關人員辦理各項理賠工作之熟稔度，及確保各簽單公司人員能依照理賠標準作業等程序順利進行調度動員作業，將「平日、假日不定期之無預警通報、調度及回報等橫向聯繫機制測試」納入每年住宅地震保險理賠機制模擬演練中辦理。

本年度分別於3/13(平日南區)、6/6(平日北區)及10/14(假日中區)辦理無預警調度測試，並分別於3/16(南區)、6/9(北區)及10/17(中區)辦理實地報到及8/15辦理模擬演練東區無預警調度及模擬演練東區無預警調度8/22實地報到。



20230819 金融總會宜蘭場民眾宣導(金管會主委黃天牧-中)



20230708 金融總會高雄場民眾宣導(保險局局長施瓊華-中)

- ・ Regarding tasks that were unfamiliar to the stationed personnel in the contingent joint claims service center in disaster areas, such as the dispatch of qualified adjusters and claims process report, feedback was provided in the post-drill review meeting. The review results will be included in future stationed personnel training materials to improve relevant procedures.
- ・ The participating qualified adjusters performed much better than the previous year, although some of them could have been more skilled at assessing damaged columns, beams and walls. Some of the adjusters failed to key in soil liquefaction and subsidence measurement results. Qualified adjuster trainers were invited to the post-drill review meeting and awards ceremony to provide feedback, which is to be included in future training.

2. Unscheduled drills on weekdays and weekends

To understand how skilled relevant personnel are at handling various tasks in claims processing during a major earthquake, and to ensure that employees of underwriting companies are able to operate in accordance with the standard claims procedures and other procedures, organizers of the drills resolved to include “unscheduled and unannounced weekday and weekend testing of the lateral communication mechanisms, such as notice responding, personnel dispatch and reporting” into the annual residential earthquake insurance claims settlement drills.

This year, unannounced testing of the dispatch mechanism was conducted on March 13 (Southern Taiwan, on a weekday), June 6 (Northern Taiwan, on a weekday) and October 14 (Central Taiwan, on a weekend). Drills on reporting to duty on-site were conducted on March 16 (Southern Taiwan), June 9 (Northern Taiwan) and October 17 (Central Taiwan). In Eastern Taiwan, an unannounced dispatch drill was held on August 15 and a drill on reporting to duty on-site was held on August 22.



◆ 住宅地震保險災區聯合理賠服務中心暨合格評估人員統一協調調度細部作業

本保險災區聯合理賠服務中心及統一調度或協調調度合格評估人員現行標準作業程序為原則性規定，為明確災區聯合理賠服務中心及合格評估人員統一協調調度作業，以提升大規模地震理賠處理效率，爰以本保險理賠標準作業處理程序為基準，並依據本保險風險評估模型、內政部消防署災害防救資訊系統(EMIC-Emergency Management Information Cloud)、本保險「震後民眾查詢服務平臺」(EQPIS)蒐集之資訊，及考量理賠實務作業，訂定本保險災區聯合理賠服務中心及合格評估人員統一協調調度細部作業，重點說明如下：

1. 災區聯合理賠服務中心細部作業重點摘要如下：

- (1) 調查各產險公司服務據點，將可作為災區聯合理賠服務中心之據點進行造冊。倘未來災損地震發生，作為理賠中樞小組決議災區聯合理賠服務中心決策之用。
- (2) 明訂災區聯合理賠服務中心正主任工作事項：
 - 於「調度理賠管理資訊系統」核對並登錄進駐人員、合格評估人員報到及簽退（包含評定裝備返還）情形。
 - 督導進駐人員將每日出險報案情形登錄於「震後民眾查詢服務平臺」。



20231111 行政院聰明消費嘉年華合照

◆ Detailed Guidelines for Contingent Joint Claims Service Centers and Centralized Coordinated Dispatch of Qualified Adjusters

The current standard operating procedures for joint claims service centers in disaster areas and the centralized coordinated dispatch of qualified adjusters provide only the general principles. To improve the efficiency of large-scale earthquake claims processing, detailed guidelines have been developed based on the standard operating procedures for the claims settlement of TREIP, the TREIP risk assessment model, the Emergency Management Information Cloud (EMIC) of the National Fire Agency of the Ministry of the Interior, information collected via the TREIF Platform for Post-Earthquake Inquiry Service (EQPIS), as well as claims settlement practices. The key points are summarized as follows:

1. The following paragraphs summarize the key guidelines for joint claims service centers in disaster areas:

- (1) A list of possible non-life insurer offices that could provide space for setting up contingent joint claims service centers shall be compiled. In the event of a destructive earthquake, the list could serve as a reference for decision making by the Core Team.
- (2) The responsibilities of the director of joint claims service centers are defined as follows:
 - To verify and check stationed personnel and qualified adjusters into and out of the "Claims Personnel Dispatch Management Information System" (including logging the return of assessment equipment);
 - To ensure that every day the stationed personnel log the claims they have processed onto the Post-Earthquake Inquiry Service (EQPIS) platform.



20231111 行政院聰明消費嘉年華(本基金總經理張嘉麟-左2)



2. 合格評估人員統一協調調度細部作業重點摘要如下：

- (1) 合格評估人員之調派，以災區同區調派為原則，倘簽單公司人力不足，可協調其他公司支援，惟該區無其他公司可支援，則由缺員公司自行跨區調派其轄下合格評估人員充補。
- (2) 於災損地震發生後，各簽單公司理賠窗口於每日收到「震後民眾查詢服務平台」所派送之出險保單資訊後，進行保戶關懷，以了解出險保險標的物損壞情形，並將保戶關懷情形（已聯繫、尚未聯繫、受損情形等）登錄於平台內。

理賠服務分組每週接收「震後民眾查詢服務平台」簽單公司被保險人之出險案件時，至「震後民眾查詢服務平台」與「調度理賠管理資訊系統」之合格評估人員清冊進行配對，並登錄各出險案件之合格評估人員姓名及現勘時間。上述清冊派送至各災區聯合理賠服務中心。
- (3) 合格評估人員現場評定後，各簽單公司理賠窗口應彙整其轄下合格評估人員所完成之「住宅地震保險建築物損失評定表」（包含協調調度之案件），於評定日起3日內提送予理賠服務分組。
- (4) 理賠服務分組彙整合格評估人員評定資料及結果，將評定結果（評定中、符合理賠、不符合理賠、爭議案件等）登錄於「震後民眾查詢服務平臺」內，並於下一個工作日分送至原投保簽單公司理賠窗口，由其辦理後續理賠作業。



20231106 合格評估人員新訓第75期



20231115 進駐人員新訓第17期

2. The following paragraphs summarize the key points for centralized coordinated dispatch of qualified adjusters:

- (1) Qualified adjusters already in the area shall be the first ones to dispatch. Should an underwriting insurer be short-staffed in a particular area, other insurers with offices in the same area could be approached to seek support. However, should there be no other insurer in the area, the underwriting company shall dispatch its own qualified adjusters from other areas to support.
- (2) In the event of a destructive earthquake, the claims settlement team of all underwriting insurers would receive daily notifications from the EQPIS about the policies potentially affected, upon which the team would contact the home owners to understand the damage to the insured subject matter. The team would then log the information collected into the EQPIS platform (e.g., contact completed, contact to be made, level of damage, etc.).

Every week, the claims service team would receive a list of claims filed from the EQPIS, upon which the team would match each of the cases with a qualified adjuster listed in the "Claims Personnel Dispatch Management Information System". The team would log the name of the adjuster and time of inspection into the system. The list of qualified adjusters would be sent to all joint claims service centers in a disaster area.
- (3) After an on-site inspection by qualified adjusters, the claims settlement team of an underwriting insurer shall submit to the claims service team the "Residential Earthquake Insurance Building Loss Assessment Form" (including in cases where assessment is carried out by adjusters dispatched from other insurers) completed by their own qualified adjusters within 3 days after the assessment is performed.
- (4) The claims service team would collect the assessment data and results provided by the qualified adjusters, log the results (e.g., assessment ongoing, eligible for claim settlement, ineligible for claim settlement, disputable cases, etc.) into the EQPIS, and send them on the next work day to the claims settlement team of the original underwriting company, which shall proceed to subsequent claims processing.



◆ 合格評估人員訓練

為培養適足之本保險合格評估人員，俾期地震後有充足人力進行本保險毀損建築物之評定作業，地震保險基金每年辦理住宅地震保險全損評定及鑑定人員新訓及複訓課程，並檢討修正訓練教材。主要課程內容為本保險理賠作業介紹、住宅建築物地震毀損程度評估方法及判定準則(含案例解說)、繪圖解說及實作及全損評定及鑑定資訊系統介紹，使受訓學員熟稔本保險理賠相關評定作業。2023年新訓課程採實體課程方式辦理，複訓課程則採線上方式辦理，培訓合格評估人員新訓79人，複訓874人。

◆ 災區理賠及聯合理賠服務中心進駐人員訓練

為期地震後有充足且熟悉本保險理賠作業處理程序之理賠服務中心進駐人員能迅速協助受災保戶申請理賠及提供相關諮詢服務，地震保險基金每年辦理住宅地震保險災區理賠及聯合理賠服務中心進駐人員新訓及複訓課程，並檢討修正訓練教材。2023年新訓課程採實體課程方式辦理，複訓課程則採線上方式辦理，培訓進駐人員新訓40人，複訓194人。

◆ 專業技師講習

為期震後有適足之本保險毀損建築物之專業鑑定人力及參與住宅地震保險鑑定之專業技師及建築師充分瞭解住宅地震保險理賠流程及理賠標準，俾順利完成受託建築物鑑定作業，地震保險基金每年與建築師、專業技師公會共同辦理講習課程。2023年於基隆市、臺北市、新北市、桃園市、宜蘭縣、臺中市、雲林縣、嘉義縣、苗栗縣及臺南市辦理10場專業技師及建築師講習會，共有769位技師及建築師參與講習，增進其對本保險毀損建築物評定作業之了解及擔任震後損失鑑定人員之意願。

◆ Training for Qualified Adjusters

TREIF organizes trainings and recurrent sessions each year, so that more qualified adjusters could devote themselves to loss assessment. TREIF also reviews and modifies its training materials each year. The trainings include presentations on insurance claim settlements, assessment methods on the damage level of buildings and loss criteria (including case studies). The trainings include commentary with characters, hands-on practice, total loss determination, and introduction to the evaluation system. Such trainings aim at letting trainees familiarize with the claim settlement determinations and operations. In 2023, the training was conducted offline, while the recurrent training was conducted online, offering training to 79 new qualified adjusters and 874 incumbent qualified adjusters.

◆ Trainings for Stationed Personnel of Joint Claims Service Centers of Disaster Areas

Qualified and experienced adjusters stationed at the claim settlement service center who are themselves familiar with the claim settlement procedures are able to quickly help stranded people apply for a settlement and provide related consultation services. Each year, TREIF provides training and recurrent training for personnel to be stationed at Contingent Joint Claims Service Centers, and reviews the training textbooks, accordingly. In 2023, the training was conducted offline, while the recurrent training was conducted online, offering training to 40 new stationed personnel and 194 incumbent stationed personnel.

◆ Professional Engineer Workshops

TREIF strives to provide enough professionals to evaluate losses and to ensure that professional engineers and architects participating in the assessment operations could fully understand the claims adjustment process and standards, thus are able to complete the assessment on damaged buildings that are commissioned to the engineers/architects. TREIF holds these workshops along with the architect associations and professional technician associations each year. In 2023, a total of 10 professional engineer and architect workshops were held in Keelung City, Taipei City, New Taipei City, Taoyuan City, Yilan County, Taichung City, Yunlin County, Chiayi County, Miaoli County and Tainan City. A total of 769 engineers and architects attended the workshops. This increases participants' interest in becoming a post-disaster adjuster, and enhances their knowledge on TREIF's evaluation operations.



■ 危險分散機制及再保安排

◆ 住宅地震保險危險分散機制檢討

2023年進行本保險危險分散機制檢討及共保組織會員特別準備金收回門檻檢討，建議事項如下：

• 危險分散機制檢討：

完成總承擔限額、各層限額檢討報告，預定自2024年4月1日起危險分散機制承擔總責任額從1,000億元調高至1,200億元，共保組織層承擔第一層，承擔限額由新臺幣42億元提高至新臺幣50億元；政府層依照總承擔限額調整比例調整該層的承擔限額由新臺幣140億元提高至新臺幣168億元，且承擔最上層，即損失超過新臺幣1,032億元至新臺幣1,200億元；本基金承擔與分散限額由818億元提高至982億元，其中轉分再保險市場部分，承擔限額由原安排300億元提高至400億元再保保障，增購100億元保障，即超過500億元至600億元部分。

• 共保組織會員特別準備金收回門檻檢討：

為使各會員公司持續累積準備金以厚實其財務韌性，不因近期業績急遽變動等因素，而影響其準備金收回標準，研議將收回標準修訂為各共保組織會員特別準備金累積提存總額超過一定門檻時，其超過部分之十五分之一，得收回以收益處理。前述一定門檻以過去所有年度分進業務純保險費收入除以共保組織獲配之純保險費，乘上當年度共保組織承擔限額之三倍計算。

◆ 辦理住宅地震保險超額賠款再保險安排

有關2023年度住宅地震保險危險分散機制之風險分散，地震保險基金業完成安排承擔限額超過新臺幣200億元之100億元、超過新臺幣300億元之100億元，以及超過新臺幣400億元之100億元之三層超額賠款再保合約續約。



20230322 再保人SCOR來訪(本基金前總經理何以-右3)

■ Risk Spreading Mechanism and Reinsurance

◆ Review and Modification of the Risk Spreading Mechanism of Residential Earthquake Insurance

In 2023, TREIF reviewed the risk spreading mechanism of TREIP and the special reserve recovery threshold for Co-Insurance Pool members, and made the following recommendations:

• Risk spreading mechanism:

A review report on the scheme limit of the risk spreading mechanism and the liability limit for each tier has been completed. Starting from April 1, 2024, the total liability assumed by the risk spreading mechanism shall be raised from NT\$100 billion to NT\$120 billion. At Tier 1, the liability assumed by the Co-Insurance Pool shall be raised from NT\$4.2 billion to NT\$5 billion. Liability assumed by the government shall be raised proportionally from NT\$14 billion to NT\$16.8 billion, and the government shall assume the liability at the top of the hierarchy, which is the portion between NT\$103.2 billion and NT\$120 billion. The liability assumed and spread by TREIF shall be increased from NT\$81.8 billion to NT\$98.2 billion. Under that category, with the limit for risk spreading through reinsurance market to be raised from NT\$30 billion to NT\$40 billion, an additional NT\$10 billion of coverage shall be purchased, which is the portion between NT\$50 billion and NT\$60 billion.

• Special reserve recovery threshold for Co-Insurance Pool members:

The revised criteria are as follows: In the event that the cumulative total amount of the special reserve of the insurance is more than certain basis, one-fifteenth of the excess part can be treated as profit. The so-called certain basis refers to the ceded pure premium income of the individual Pool member divided by the ceded pure premium of all Pool members during all the past years, and multiplied by the current year's liability limit of the Pool.

◆ Management of Reinsurance Placement for Excess of Loss for the Residential Earthquake Insurance

Based on the Risk Spreading Mechanism of Residential Earthquake Insurance, in 2023, TREIF transferred risk to reinsurance market by renewing excess of loss reinsurance contract in three layers, namely the layer of NTD 10 billion in excess of NTD 20 billion, the layer of NTD 10 billion in excess of NTD 30 billion, and the layer of NTD 10 billion in excess of NTD 40 billion.



■ 業務宣導

為提高民眾地震風險意識，並正確認知政策性住宅地震保險，2023年度本基金加強辦理講座式及攤位宣導活動，一般媒體及網路媒體宣導，以增加本保險之曝光度及民眾對本保險之正確認知：

1. 辦理講座式及攤位宣導活動，近距離面對民眾清楚介紹本保險，並直接回答民眾的問題。參與主管機關、其他機關及地方縣市政府舉辦之防災宣導活動，與國立自然科學博物館921地震教育園區「攜手共進防災計畫」共同推廣教育宣導，防災知識等內容，並洽富邦產險、臺灣銀行、百晟保險代理人等產壽險通路辦理實體及線上講座式活動，藉由多方接觸，擴大宣導受眾之層面。
2. 透過有線電視進行公益宣導影片託播、製播住宅地震基本保險電視節目特輯；委請ICRT廣播電台、希望之聲、台東之聲、好事聯播網等廣播電台製播本保險廣播廣告，並於平面媒體（如工商時報、經濟日報、現代保險雜誌等）刊登新聞稿；臺鐵車廂、北捷車廂等人潮聚集處刊登廣告，以增加本保險之曝光度。面對媒體疑慮及報導需求，更是主動提供充足資訊並接受媒體訪問，藉機加強宣導、澄清相關議題。
3. 委外廠商辦理臉書社群平台營運、宣導貼文、保險宣導影片製作、與網路意見領袖合作歷史知識宣導影片、攜手產物保險公司聯合辦理線上宣導活動，並透過大數據分析與監測，搭配社群操作，進行廣告投放，達成最大宣導效益。



20230311 屏東仁愛國小新生遊學樂防災宣導

■ Business Promotion

To raise public awareness of earthquake risk and to ensure correct understanding of the statutory residential earthquake insurance, TREIF further promoted the insurance in 2023 by organizing seminars, setting up promotional booths, and conducting general and online media campaigns.

1. TREIF conducted seminars and promotional booths that provided opportunities to have close encounters with the general public to introduce the insurance and answer their questions directly.

As part of the disaster prevention campaigns held by competent authorities, other agencies and county or city governments, TREIF worked with the 921 Earthquake Education Park of the National Museum of Natural Science to promote education and publicity, disaster prevention knowledge. In addition, TREIF expanded its reach to the public by organizing online and offline seminars in collaboration with non-life and life insurers such as Fubon, Bank of Taiwan and Baisheng insurance agency.
2. TREIF enhanced the visibility of TREIP by raising public awareness infomercials on cable TV, having ads broadcasted on the International Community Radio Taipei, Sound of Hope, Voice of Taitung Radio, and Best Radio, sending out press releases to print media (e.g., Commercial Times, Economic Daily News, and the Risk Management, Insurance & Finance magazine), and purchasing ad space in places with a high traffic flow, such as the interior of Taiwan Railway and Metro Taipei trains. Whenever there are concerns or requests for insurance coverage from media outlets, TREIF always takes the initiative to provide sufficient information and give interviews to educate the public and clarify relevant issues.
3. TREIF employed a vendor to operate its Facebook Page, create posts and videos for its campaigns, and make educational videos featuring influencers talking about the history of the insurance. TREIF also joined forces with non-life insurers to organize online awareness campaigns, where promotional effects were maximized through big data analysis and monitoring, combined with social media management and ad campaigns.



4. 結合產險公司儲備講師擴大居家風險宣導以提升投保率之整體規劃。過去僅從「地震」議題進行宣導，話題單一較不易吸引民眾興趣。本基金自2022年起將地震、住宅火災、颱風洪水等天災，以及居家環境中可能遭遇的風險議題統整合併，以「居家風險管理」方式接觸潛在保戶，不僅擴大行銷宣導面向，更以多元議題觸及更多有興趣之民眾，期待以貼近民眾居家安全之需求，吸引更多民眾的目光。為擴大服務範圍，特結合產險同業各縣市優秀同仁擔任本基金宣導講師，以期達到1加1大於2之宣導效益。
5. 推廣金融知識教育教材供學校老師教學使用

配合金融監督管理委員會之校園金融基礎教育推廣計畫，辦理教師研習，邀請國小、國中、高中、高職等不同階段教師參與，期待藉由教育向下紮根的積極作法，深化全體民眾對本保險之認知，進而提高未來主動投保意願。

未來本基金將持續透過線上與實體豐富多元的宣導方式，致力以不同管道宣導本保險，盡可能接觸更多民眾，以普及大眾對地震災害的風險意識，並加強增進非貸款戶投保住宅地震基本保險的意願。



20230416 金華里宣導民眾宣導



20230619 百晟保險代理人宣導

4. Making overall plan to boost take-up rate and raise public awareness of risks in the home environment by leveraging instructors from non-life insurers.

Since 2022, TREIF has been approaching prospective home owners by the theme “risks of natural disaster in the home environment”, including earthquake, fire, typhoon and flood as well as other risks in their home. This broadens the scope of the message and reaches a larger audience through a more diverse range of issues. By actively and fully addressing the need for protection against risks in the home environment, the campaign drew wider public attention. To expand the scope of services, TREIF invited outstanding colleagues from non-life insurer offices located in various counties and cities to serve as advocacy lecturers, hoping to achieve greater synergy through the collaboration.

5. Promoting financial literacy education materials to school teachers

As part of the FSC's school-level basic financial education promotion program, TREIF provided training for teachers at the elementary, junior high, senior high and vocational schools. The ultimate goal is to teach young students about the insurance, to have them know more about it and are thus willing to take up residential earthquake insurance in the future.

TREIF is committed to promoting the residential earthquake insurance through different channels, reaching out to more people through diverse methods of online and offline campaigns to raise public awareness of earthquake disaster risks and to motivate mortgage-free home owners to take up basic residential earthquake insurance.



20230713 台中市華龍國小校園宣導



■ 研究發展

◆ 住宅地震保險制度發展規劃工作小組

2023年住宅地震保險制度發展規劃工作小組召開14次會議，確認其轄下各分組所擬各項重要工作內容與進度：

1. 危險分散與費率分組

危險分散與費率分組召開3次會議，完成「危險分散議題檢討」、「共保組織會員特別準備金收回門檻檢討」及「建置臺灣地震風險評估系統」等工作項目。

2. 承保理賠與法制分組

承保理賠與法制分組召開4次會議，完成2023年度理賠機制模擬演練計畫及執行及改善建議、研擬2024年度本保險合格評估人員、理賠服務中心進駐人員人力需求暨訓練計畫，以及「研議合格評估人員統一協調調度之細部作業規範」等工作項目。

3. 資訊統計與教育推廣分組

資訊統計與教育推廣分組召開3次會議，完成本保險相關傳輸作業之檢討，配合資通法之施行完成本保險新住宅地震保險調度理賠管理資訊系統與本基金資通安全弱點通報機制(SOC)之建置，及完成住宅地震保險基金資安檢測及演練報告；完成公益宣導計畫之擬定，及年度公益宣導執行成果報告等工作項目。

◆ 共保組織會員特別準備金收回門檻檢討

共保組織會員特別準備金收回門檻修訂為：「特別準備金累積提存總額超過一定門檻時，其超過部分之十五分之一，得收回以收益處理。前述一定門檻以過去所有年度分進業務純保險費收入除以共保組織獲配之純保險費，乘上當年度共保組織承擔限額之三倍計算」。

■ Research & Development

◆ Residential Earthquake Insurance Program Development and Planning Task Force

In 2023, the Residential Earthquake Insurance Program Development and Planning Task Force convened 14 meetings to validate the major tasks that each subcommittee had planned and the progress of each task:

1.The Risk Spreading and Premium Rate Subcommittee

The Risk Spreading and Premium Rate Subcommittee convened three meetings, completing tasks including reviewing the risk spreading mechanism, reviewing the special reserve recovery threshold for Co-Insurance Pool members, and building an earthquake risk assessment model for Taiwan.

2.The Underwriting, Claim and Legal Subcommittee

The Underwriting, Claim and Legal Subcommittee convened four meetings and accomplished the following: Planning and implementing the 2023 claims settlement simulation drills and making suggestions for improvement, planning the 2024 training program for qualified adjusters and personnel to be stationed at joint claims service centers, and formulating detailed guidelines for the centralized coordinated dispatch of qualified adjusters.

3.The IT, Statistics and Educational Promotion Subcommittee

The IT, Statistics and Educational Promotional Subcommittee convened three meetings and accomplished the following: Reviewing the transmission operations relating to TREIP, building the Claims Personnel Dispatch Information Management System and the Security Operation Center (SOC) in compliance with the Cyber Security Management Act, completing TREIF's information security testing and the drill report, developing public outreach program for the promotion of the residential earthquake insurance and completing the annual performance report based on the actual implementation.

◆ Reviewing the special reserve recovery threshold for Co-Insurance Pool members

The revised criteria are as follows: In the event that the cumulative total amount of the special reserve of the insurance is more than certain basis, one-fifteenth of the excess part can be treated as profit. The so-called certain basis refers to the ceded pure premium income of the individual Pool member divided by the ceded pure premium of all Pool members during all the past years, and multiplied by the current year's liability limit of the Pool.



◆ 建置臺灣地震風險評估系統

1. 原自有「住宅地震保險損失早期評估系統」及「臺灣住宅地震保險風險評估模型」，係委託財團法人國家實驗研究院國家地震工程研究中心（下稱國震中心）分別於2008年1月及2010年6月完成建置，業經使用十餘年，其所用軟體架構版本老舊，故委託國震中心重新建置。為使未來本基金預算編列平穩，確保隨時有模型可供使用，爰與國震中心簽約10年，以每年付費使用方式以租代購使用模型。
2. 「臺灣地震風險評估系統(TERA)」功能與架構：
 - (1) 三個資料庫：風險暴露保單資料庫、推測地震事件資料庫、事件損失資料表。
 - (2) 五個分析模組：風險暴露分析模組、地震危害度分析模組、建築損害分析模組、財務損失分析模組、機率式風險評估模組。
3. 本案建置TERA模型較原有「臺灣住宅地震保險風險評估模型(TREIF-ERA)」精進之處如下：
 - (1) 移轉至Open-GIS平台，提升運算效率，可連結國土測繪中心圖資。
 - (2) 更新震源機率模型與推測地震事件的年發生率：
 - a. 更新活動斷層分布、活動特性參數與區域震源劃分等資料。
 - b. 採用震矩規模，檢討個別斷層之特徵地震規模、時變性地震年發生率。
 - (3) 提供地址定位功能，提升個別保單的定位精度。
 - (4) 採用新式地震動預估式，更新廣域場址效應修正係數。



20231023 合格評估人員進行災損建築物評定

◆ Building an earthquake risk assessment system for Taiwan

1. The legacy "Residential Earthquake Insurance Early Loss Estimation System" and "Taiwan Residential Earthquake Insurance Fund – Earthquake Risk Assessment" (TREIF-ERA) Model were developed by the National Center for Research on Earthquake Engineering (NCREE) of the National Applied Research Laboratories in January 2008 and June 2010, respectively. After more than a decade, the architecture of the software was outdated, and so TREIF commissioned the NCREE to build a new system instead. To ensure budget stability and ready availability of usable models, TREIF signed a 10-year contract with the NCREE, where TREIF pays an annual fee to use the models as a service.
2. Features and framework of "Taiwan Earthquake Risk Assessment" (TERA) System:
 - (1) Three databases: A risk exposure policy database, an inferred seismic event database, and an event loss database.
 - (2) Five analysis modules: risk exposure analysis, earthquake hazard analysis, building damage analysis, financial loss analysis, and probabilistic risk assessment.
3. The new TERA model is more advanced than the legacy TREIF-ERA in the following areas:
 - (1) Having been transferred to an Open-GIS platform, the new model computes more efficiently and can be connected to the graphic data provided by the National Land Surveying and Mapping Center.
 - (2) Both the source probability model and the inferred annual occurrence rate of seismic events have been updated:
 - a. Data on active fault distribution, activity characteristic parameters, and regional seismic source zoning have been updated.
 - b. The seismic moment scale was used to examine the characteristic earthquake scale and annual time-varying occurrence rate related to specific faults.
 - (3) A positioning feature is provided to improve the positioning precision in specific insurance policies.
 - (4) A new ground motion prediction equation was adopted and the large-area seismic site effects correction coefficients were updated.



(5) 更新建築物損害及保險損失評估模式：

- 增加模型建物之超高樓建築分類。
- 參考歷年建築耐震設計規範與工程實務，設定個別保單之耐震等級和損害評估參數（能耐曲線與易損曲線參數）。
- 根據近期災害性地震的保險理賠數據，修訂損害與損失對應關係。

(6) 保險範圍增加非結構和動產，分別設定保險金額和理賠條件。

(7) 更新早期損失評估採用之推測地震事件清單，提升評估結果的合理性。

4. 本次模型更新有利本基金平均成本，並因定位分區功能、模型建物分類、損害評估等系統與資料庫的更新，使運算效率提升、評估結果更加精準合理。

(5) The models for assessing building damage and insurance loss assessment were updated:

- A super high-rise building category was added to the model.
- The seismic resistance level and damage assessment parameters (capacity curve and fragility curve) adopted in individual insurance policies were determined based on regulations governing the design of seismic resistant buildings and engineering practices over the years.
- The correlations between damage and loss were updated based on data from claims filed in recent destructive earthquakes.

(6) The scope of insurance coverage was expanded to include non-structural and movable properties, and the sum insured and the terms and conditions for claim settlement are determined respectively.

(7) The list of inferred seismic events used in early loss estimation was updated to improve the accuracy of the estimation results.

4. The updates to the model have allowed TREIF to average out the cost. In particular, system and database updates such as the positioning and zoning feature, the building classification, and damage assessment have made computing more efficient and the assessment results more accurate.



20231014 桃園法務局嘉年華民眾宣導



20231111 彰化縣112年防災教育日系列活動-防災小勇士



■ 資訊作業

配合資通安全法於2019年1月1日實施，本基金經主管機關指定以C級單位納管，為符合其所屬資通安全責任等級之資安要求，本基金逐年規劃及辦理資訊系統功能強化並提升相關資訊安全保護措施。而未來仍將持續投資新技術和人才，實踐智慧升級，進一步提高營運效率與核心競爭力，確保基金業務之永續發展。

◆ 通過資訊安全管理系統(ISMS)暨個人資料管理系統(PIMS)雙認證

為持續強化全部核心資通系統資訊安全管理，2023年通過全部核心資通系統(住宅地震保險傳輸平台、住宅地震保險業務資訊系統、及住宅地震保險複保險查詢平台)資訊安全管理系統(ISMS)定期追查並取得證書。而為保護住宅地震保險大量保戶個人資料，通過住宅地震保險相關業務(承保、理賠)個人資料管理系統(PIMS)定期追查並取得證書。

◆ 資訊作業改善

1. 為符合資通安全法之相關規範並持續推動本保險傳輸作業，配合本保險各項制度之修正，對住宅地震保險相關傳輸作業進行檢討及改善。
2. 為能於平時管理、大地震後迅速動員及調度住宅地震保險合格評估人員及成立災區聯合合理賠服務中心之進駐人員，爰重新規劃及建置「住宅地震保險調度理賠管理資訊系統」，以強化簽單公司窗口調度效率及受調度之合格評估人員及進駐人員實地報到管理精確性，並提升簽單公司調度及實地報到管理之效能。



20231106 合格評估人員新訓第75期

■ Operation of Information Technology

In compliance with the Cyber Security Management Act, effective since January 1, 2019, TREIF was managed as a Level-C unit under the designation of the competent authority and expected to satisfy corresponding cyber security requirements. Therefore, TREIF plans and implements information system functionality enhancement and upgrades, as well as relevant data security measures on a year-by-year basis. TREIF is committed to investing in new technology and talents, transitioning toward smart operations, and further improving operational efficiency and core competence to ensure business sustainability.

◆ Information Security Management System (ISMS) and Personal Information Management System (PIMS) Certification

To strengthen the data security of information systems, in 2023, TREIF passed the regularly review of Information Security Management System (ISMS) and received certification to all of its core information systems (Taiwan Residential Earthquake Insurance Transmission Platform, Taiwan Residential Earthquake Insurance Business Information System, and Taiwan Residential Earthquake Insurance Double Insurance Verification Platform). To protect the massive amount of personal data of Residential Earthquake Insurance policyholders, TREIF passed the regularly review of Personal Information Management System (PIMS) and received certification to its residential earthquake insurance related business (underwriting and claim settlement).

◆ Improvements

1. To comply with the Cyber Security Management Act and to consistently support transmission operations related to TREIP, TREIF reviewed and took steps to improve the operations in accordance with the updated practice of TREIP.
2. To achieve better management prior to earthquakes and to immediately mobilize and dispatch qualified adjusters and send stationed personnel to joint claims service centers in disaster areas after major earthquakes, TREIF designed and set up a new "TREIP Claims Personnel Dispatch Management Information System", so that the underwriting insurers become more efficient in personnel dispatch. The onsite reporting of dispatched qualified adjusters and stationed personnel could also be managed more effectively, and the underwriting insurers could be more efficient in managing the onsite check-in of personnel dispatch.



3. 為強化住宅地震保險複保險查詢批次作業資通安全防護機制及傳輸安全性，爰規劃辦理批次查詢改版增修作業，以網頁上傳複保險批次作業，不再提供程式安裝於簽單公司電腦中，以降低於安裝或下載時被竄改之資安風險。
4. 配合金管會金融資料開放行動方案，維持本基金開放資料件數及取得白金標章，並新增「住宅地震險有效保單件數」資料集。

◆ 電腦環境安全強化作業

1. 為能因應國際趨勢與新型態資安攻擊與威脅，統一彙整各種資安訊息，提供事前威脅的預警情報、事中威脅的即時告警以及事後威脅的分析建議，有效管理各種資安警訊，參考資通安全管理法特定非公務機關有關技術面應辦事項，爰建置本基金資通安全弱點通報機制(SOC)。
2. 為符合資通安全管理法及主管機關之相關規定，依據本基金資訊安全管理制度相關程序書，定期辦理各項資安檢測及演練。2023年度辦理網站安全弱點掃描、資安健檢、社交工程演練、及DDoS通報演練等項目。另地震保險基金每年進行異地備援模擬演練，2023年6月及9月於本基金進行演練，以確保當大災難發生導致重要電腦設備毀損無法運作因而需啟動異地備援機制時，各項系統切換作業能順利進行。
3. 持續辦理各項資通安全暨個人資料保護認知宣導及教育訓練。



20231120 合格評估人員新訓第76期

3. To strengthen data security and transmission security in batch inquiry conducted to check double insurance, TREIF upgraded the batch inquiry feature. Instead of having to install a program onto their computers, underwriting companies could now conduct batch inquiry by uploading batches onto a web page, thereby reducing the risk of data tampering during installation or download.
4. In line with the FSC's Action Plan for Open Financial Data, TREIF maintains the amount of data open to the public, which earned Platinum Marks on the Government Open Data Website. In addition, a dataset titled "Number of valid residential earthquake insurance policies" was added.

◆ Computer environment security enhancement work

1. To keep up with global trends and guard against new types of data security attacks and threats, TREIF consolidated various types of data security information to provide early warning before threats occur, real-time warning of ongoing threats, and analysis and suggestions of post-threats. Based on effective management of data security warnings and technical requirements specified in the Cyber Security Management Act for non-governmental agencies, TREIF set up a Security Operation Center (SOC).
2. In compliance with the Cyber Security Management Act and regulations by the competent authority, TREIF regularly conducts cyber security checks and drills according to procedures outlined in the TREIF information security management policy. In 2023, TREIF performed website vulnerability scanning, data security check, social engineering drills, and DDoS reporting drills. Every year, TREIF conducts remote system backup drills, and this year, the drills were held in June and September 2023, to ensure accurate system transition in the event of significant system damages due to major disasters.
3. TREIF continued to hold awareness campaigns and to offer training on data security and personal data protection.



■ 風險管理研討會

本基金業於2023年11月8日下午假臺大醫院國際會議中心301廳舉辦第十六屆風險管理研討會。受到氣候變遷、新冠疫情、通貨膨脹等因素影響，市場上主要再保險人因獲利情況不佳，減少再保承保能量或提高再保費價格，造就2023年再保續約極為艱難。鑑於前述議題尚未有緩解的趨勢，明年再保續約仍可能會遇到相同的情境，本次研討會很榮幸邀請到中央再保險公司、美商佳達再保險經紀人、怡安再保險經紀人以及慕尼黑再保險公司之高階長官擔任講者。各講者將以不同的立場角度剖析目前再保市場狀況、分享可行的因應方案，協助產險同業對來年的續約預先做好準備。

本次研討會主題「嚴峻之國際再保險環境下，產險業巨災再保險之安排與挑戰」，各講者及相關子題如下：

- 中央再保險公司鍾志宏總經理：再保險業面臨的挑戰及因應。
- 美商佳達再保險經紀人蔡明憲總經理：產險業所面臨的挑戰與因應方案。
- 怡安保險經紀人林高輝董事總經理：傳統再保險市場以外之其他再保安排選擇。
- 慕尼黑再保險公司鄭佑文客戶經理主管：產險業巨災再保險之發展及未來之展望。

本年度研討會採實體會議形式舉辦，出席來賓包括產險同業、再保險公司、保險經紀公司、學術研究和相關單位、以及本基金同仁，總計154人參與。本次研討會討論重點，著眼於再保險業面臨的經營挑戰及再保市場價格急遽上漲的變化，建議保險業者檢視自身業務結構與核保策略，從多方角度評估現有業務經營模式進行調整，以實際數據資料降低再保人的疑慮，並妥善運用再保市場商品以應對可能潛在風險，強化再保人信心，在逐年益趨嚴峻的考驗且緊縮的條件下尋求共識，以符雙邊最佳利益及合約安排之妥適性，期能完備來年再保續約，並與再保人建立長久良好之夥伴關係，為往後的穩健經營提供強而有力的基石。



20231108 第16屆風險管理研討會(本基金董事長李松季-右3)

■ Annual Risk Management Seminar

TREIF held the 16th Risk Management Seminar on the afternoon of November 8, 2023, in Room 301 of the National Taiwan University Hospital International Convention Center. Given factors such as climate change, COVID-19, and inflation, major reinsurers in the market have either reduced reinsurance underwriting capacity or increased reinsurance premiums due to poor profitability, making reinsurance contract renewal extremely challenging in 2023. As the above-mentioned issues see no sign of easing, reinsurance contract renewal is expected to remain challenging in the coming year. Senior executives from the Central Reinsurance Corporation, Guy Carpenter, Aon and Munich Reinsurance spoke at the seminar to share their views on the current reinsurance market and feasible solutions to help non-life insurers prepare for contract renewal in the coming year.

The theme of the seminar was “Catastrophe Reinsurance Placement and Challenges to Non-Life Insurers in an Adverse Global Reinsurance Environment”. The speakers delivered talks on the following topics:

- Peter Chung, President of Central Reinsurance Corporation: Challenges and Responses for Reinsurance Industry
- Thomas Tsai, President of Guy Carpenter: Challenges and Coping Strategies for Non-Life Insurers
- Terence Lin, Head of Taiwan Reinsurance, Aon: Alternatives for Reinsurance Placement Other Than the Conventional Reinsurance Market
- Edmund Cheng, Account Executive of Munich Re: Development and Future Prospects of Catastrophe Reinsurance for Non-Life Insurers

This year's seminar was held offline, attended by 154 participants from non-life insurers, reinsurance companies, insurance brokers, academic institutes, and TREIF. The discussion focused on challenges facing the reinsurance industry and rapid increases in reinsurance market prices. It was recommended that insurers should review their business structure and underwriting strategies, evaluate existing business models from multiple perspectives, and make adjustments accordingly. They could use actual data to ease reinsurers' concerns and leverage reinsurance products effectively to cope with potential risks and strengthen reinsurers' confidence. Consensus should be sought amid increasingly challenging situations and tightening conditions to serve the best interests of both parties and ensure the appropriateness of the contract placement. Hopefully, the insurers are able to renew their reinsurance contracts in the coming year and establish an effective long-term partnership with reinsurers, providing a solid foundation for robust operations in the future.



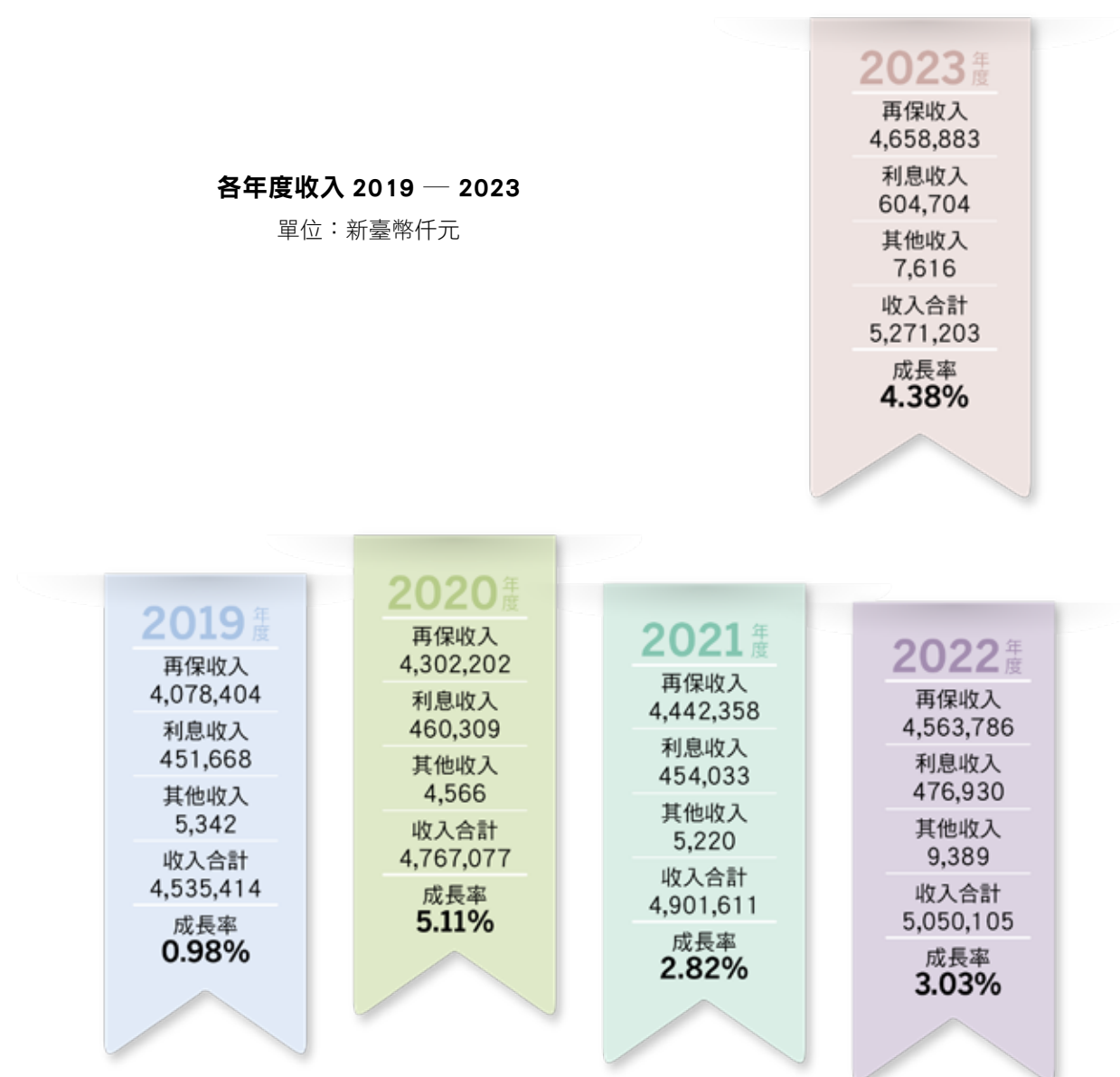
年度財務概況

■ 收入概況

2023年再保費收入新臺幣46.59億元較2022年度之新臺幣45.64億元成長2.08%，主要係2023年度實際有效保單件數較預期增加，致再保費收入增加。此外，利息收入亦隨著各項準備金累積而成長；綜計地震保險基金2023年總收入新臺幣52.71億元較2022年成長 4.38%。

各年度收入 2019 — 2023

單位：新臺幣仟元



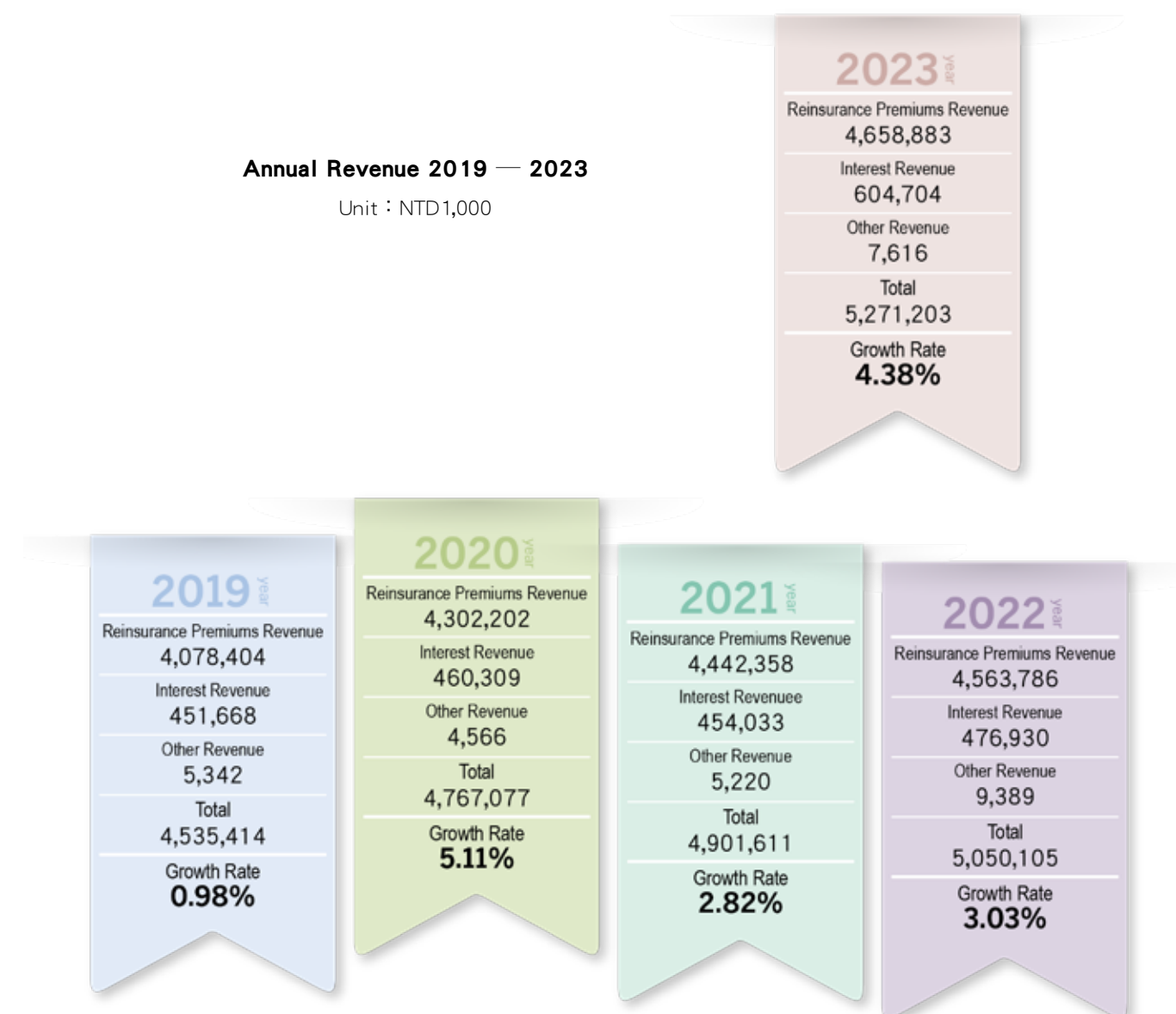
Financial Overview

■ Revenue

In 2023, the reinsurance premium revenue totaled NTD4.659 billion, up by 2.08% when compared to last year's NTD4.564 billion mainly because of the number of policies in-force in 2023 was higher than expected. In addition, interest income increased as various reserves accumulated. In summary, the total revenue of TREIF for 2023 amounted to NTD5.27 billion, by 4.38% from previous year.

Annual Revenue 2019 — 2023

Unit : NTD1,000





■ 準備金累積

地震保險基金係依下列規定提存特別準備金：

1. 每年年底應就分進之純保險費收入總額，扣除共保組織及國內、外再保險市場或資本市場危險分散成本、淨自留賠款、未滿期保費準備淨變動、賠款準備淨變動及支付融資貸款利息後之餘額，全數提存特別準備金。
2. 每年年底應就本保險附加費用收入及不含資金運用收益之其他各項收入總額，扣除各項成本費用後之餘額，全數提存特別準備金。

截至2023年底，地震保險基金累計提存之特別準備為新臺幣401.06億元，未滿期保費準備16.87億元，預留調整準備為新臺幣10.13億元，信用風險準備為新臺幣5.97億元，各項準備金之累積餘額達新臺幣434.03億元，與2022年底新臺幣406.24億元相較，成長率6.84%，近年來累積狀況詳見第63及64頁圖表。

■ 財源籌措計畫

地震保險基金依據各項收支及投保率之預估、危險分散機制、累積特別準備金及相關法令等之變動，推估未來可能成長的規模，並考量國內外金融市場的籌資方式，擬訂地震保險基金因應資金不足支應賠款時之財源籌措計畫。

一旦發生大地震，地震保險基金即依產險公司統計之實際理賠損失，儘速估算地震保險基金應攤付之賠款及資金缺口，並就資金缺口研擬財源籌措因應方式。如果賠款金額不大，由地震保險基金之累積資金支應或向銀行信用借款方式自行籌資，若資金缺口過大致地震保險基金無法自籌財源解決時，為保障被保險人權益，即依保險法第138-1條規定報請主管機關會同財政部報請行政院核定後，由國庫提供擔保，以取得必要之資金來源。

■ 資金運用

地震保險基金資金之運用，以安全性為首要考量，同時兼顧投資標的之流動性及收益性，並本風險分散原則作最妥適之配置。

截至2023年底，地震保險基金可運用資金總額較前一年底增加新臺幣33.38億元，累計已達新臺幣484.95億元，其中銀行存款新臺幣69.34億元，政府債券新臺幣81.80億元，金融債券新臺幣201.46億元，公司債新臺幣132.02億元，證券(ETF)新臺幣0.33億元，詳見第65及66頁圖表。

■ Accumulation of Various Reserves

TREIF shall set aside special reserve pursuant to the following provisions :

1. At the end of each year, TREIF shall set aside the balance of the total amount of pure premium received after deduction of premium allocated to the Pool, the costs in connection with spreading of risk on domestic, overseas reinsurance or capital markets, net retained loss, net change in unearned premium reserve, net change in loss reserve, and interest paid for financing loans as special reserve.
2. At the end of each year, TREIF shall set aside the balance of the income from expense loading plus the sum of various incomes excluding the financial income after deduction of operating costs and expenses as a special reserve.

As of the end of 2023, TREIF's cumulative special reserve was NTD40.106 billion, net unearned premium reserve was NTD1.687 billion, reserve against adjustment of premiums was NTD1.013 billion, and credit risk reserve was NTD597 million. Total reserves reached NTD43.403 billion, up by 6.84% in comparison to NTD40.624 billion in 2022. The details of the accumulation of various reserves in recent years are recorded in the following charts:

■ Financing Plan

TREIF forecasts its growth based on estimated annual revenue, expenditure and take-up rate, as well as changes in the risk spreading mechanism, cumulative reserves and relevant laws. TREIF prepares a financing plan in case when the cumulative reserves are insufficient to cover the claim payments by taking into account the financing methods in domestic and overseas financial markets.

When a major earthquake occurs, TREIF could calculate estimated payable claims and possibly fund shortfall according to the actual loss assessment by Non-life insurers and formulate a financing plan to tackle the fund shortfall. If the payable claims can be managed by TREIF alone, TREIF will finance it by utilizing its cumulative funds, or seek bank credit. However, if the payable claims exceed the amount that TREIF can manage, in order to protect the interests of the insured, TREIF may first request the competent authority and the Ministry of Finance to jointly apply for Executive Yuan's approval, based on Insurance Act Article 138-1, then obtain necessary financial resource using National Treasury as a guarantor.

■ Investment Management

The top concern of TREIF's investment management is safety while keeping a good balance of liquidity and profitability, as well as risk diversification to achieve optimal portfolio.

Up to the end of 2023, TREIF has accumulated as much as NT\$48.49 billion of available funds, up NT\$3.3 billion from the same period in the previous year. This includes NT\$6.93 billion savings in bank accounts, NT\$8.18 billion in government bond, NT\$20.15 billion in financial bond, NT\$13.20 billion in corporate bond, and NT\$34 million in ETF.



各種準備金累積狀況

單位：新臺幣仟元

年度	2019	2020	2021	2022	2023
特別準備	29,409,788	32,113,115	34,795,818	37,485,222	40,105,977
未滿期保費準備	1,484,403	1,577,227	1,608,990	1,645,952	1,686,668
預留調整準備	740,200	805,455	872,857	942,094	1,012,732
信用風險準備	415,918	459,422	504,356	550,514	597,606
合計	32,050,309	34,955,219	37,782,021	40,623,782	43,402,983
成長率	9.42%	9.06%	8.09%	7.52%	6.84%

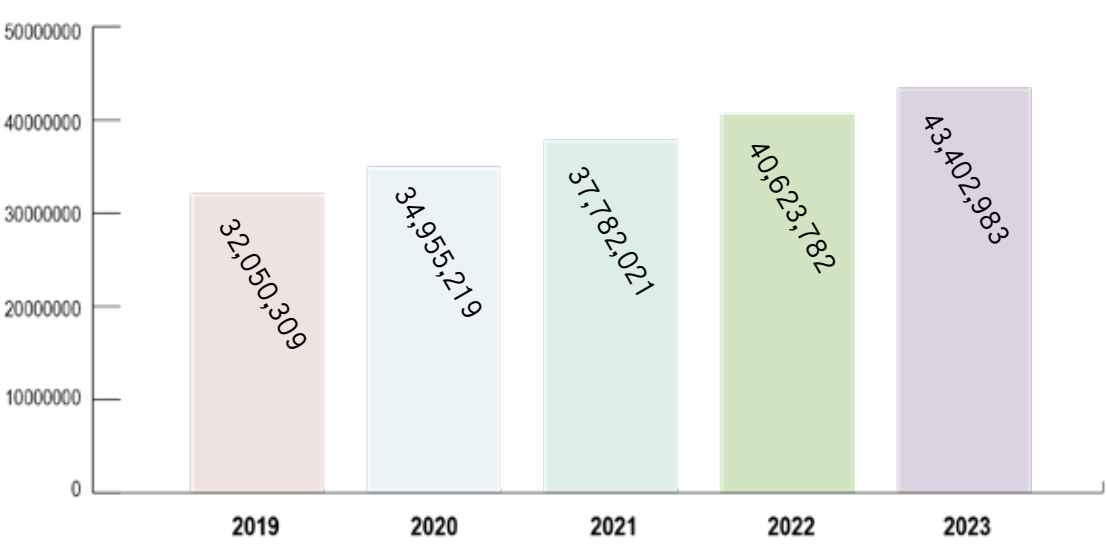
Accumulation of Various Reserves

Unit：NTD1,000

Year	2019	2020	2021	2022	2023
Special Reserve	29,409,788	32,113,115	34,795,818	37,485,222	40,105,977
Net Unearned Premium Reserve	1,484,403	1,577,227	1,608,990	1,645,952	1,686,668
Reserve Adjustment	740,200	805,455	872,857	942,094	1,012,732
Credit Risk Reserve	415,918	459,422	504,356	550,514	597,606
Total	32,050,309	34,955,219	37,782,021	40,623,782	43,402,983
Growth Rate	9.42%	9.06%	8.09%	7.52%	6.84%

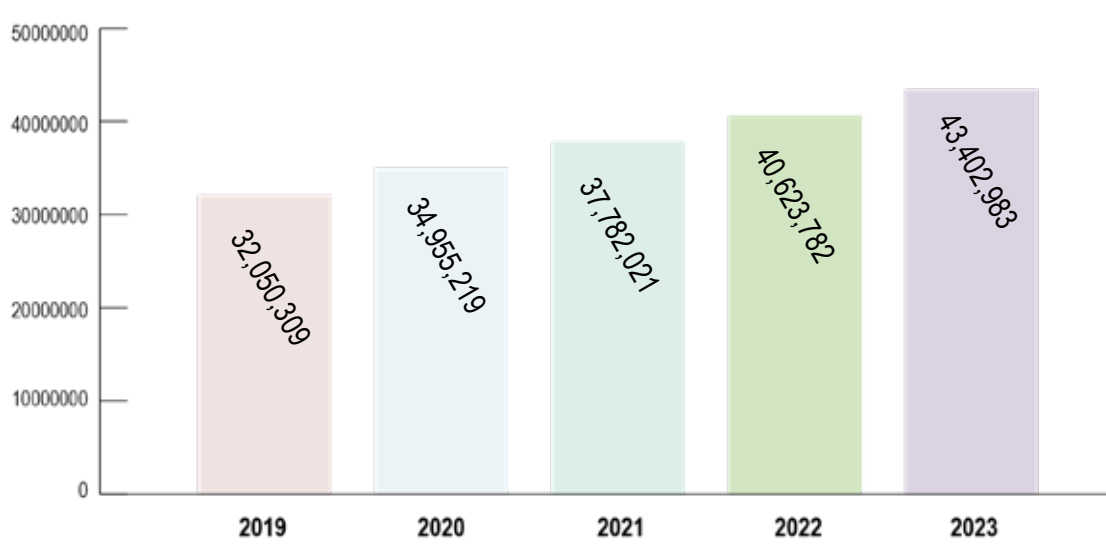
各種準備金累積狀況圖

單位：新臺幣仟元



Accumulation of Various Reserves

Unit：NTD1,000





可運用資金配置狀況表

單位：新臺幣仟元

項目	2022		2023		比較增減金額
	金額	比例	金額	比例	
銀行存款	5,897,478	13.1%	6,934,526	14.3%	1,037,048
政府債券	8,128,033	18.0%	8,179,656	16.9%	51,623
金融債券	18,802,709	41.6%	20,146,043	41.5%	1,343,334
公司債券	12,317,153	27.3%	13,201,663	27.2%	884,510
證券 (ETF)	12,383	0.03%	33,531	0.07%	21,148
總計	45,157,756	100.00%	48,495,419	100.00%	3,337,663

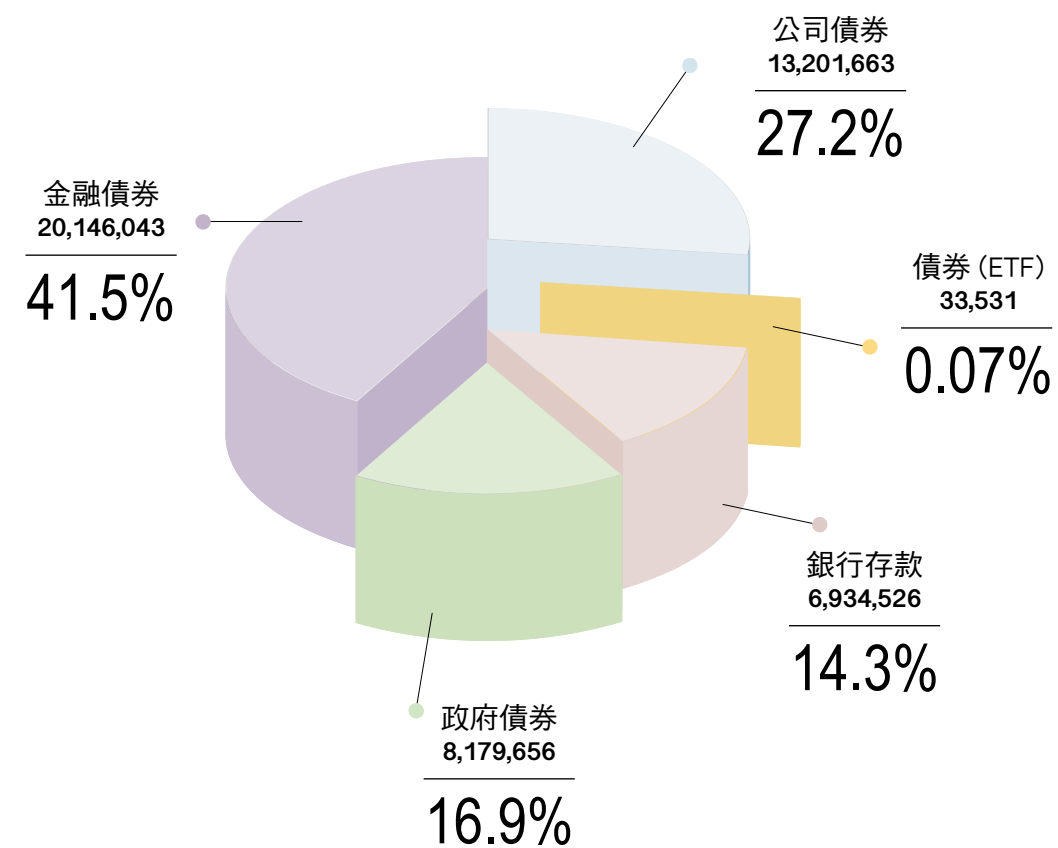
Investment Portfolio

Unit : NTD1,000

Item	2022		2023		Change in Amount
	Amount	%	Amount	%	
Bank Deposits	5,897,478	13.1%	6,934,526	14.3%	1,037,048
Government Bonds	8,128,033	18.0%	8,179,656	16.9%	51,623
Financial Bonds	18,802,709	41.6%	20,146,043	41.5%	1,343,334
Corporate Bonds	12,317,153	27.3%	13,201,663	27.2%	884,510
Securities	12,383	0.03%	33,531	0.07%	21,148
Total	45,157,756	100.00%	48,495,419	100.00%	3,337,663

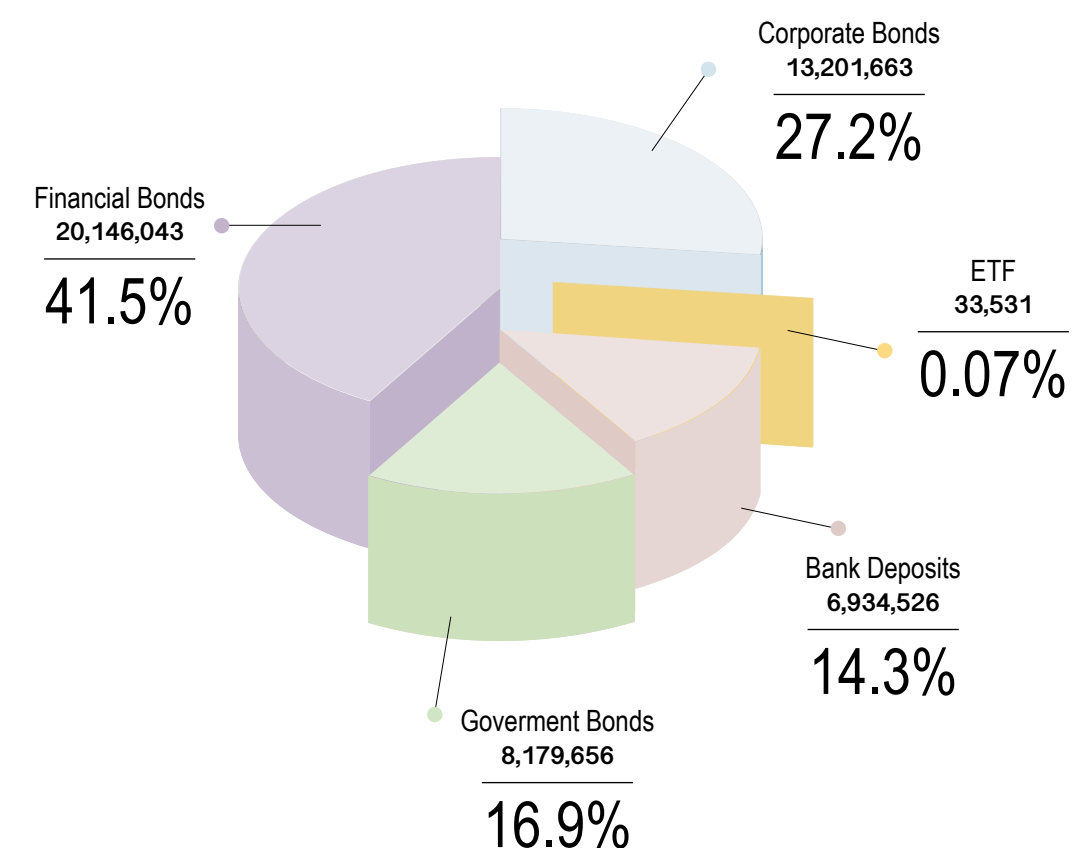
2023 年可運用資金配置

單位：新臺幣仟元



2023 Investment Portfolio

Unit : NTD1,000





本基金組織概況

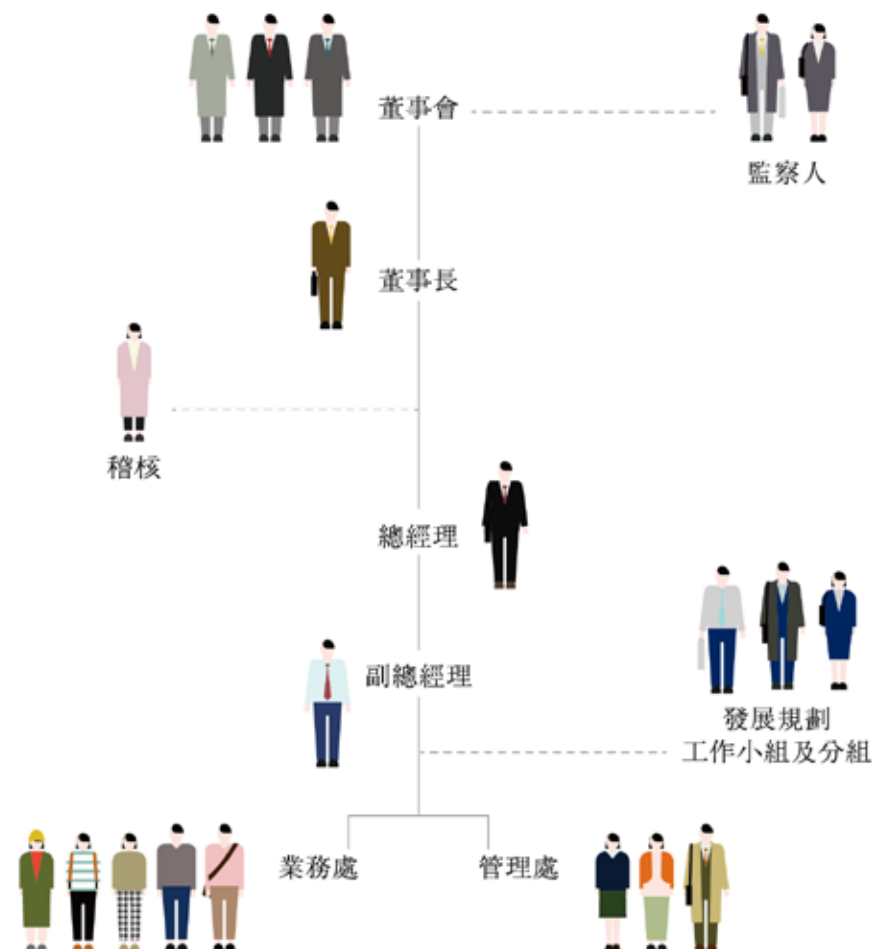
財團法人住宅地震保險基金(以下簡稱地震保險基金)係屬公益財團法人，不具營利性質，於2002年1月17日正式成立，為繼日本及土耳其之後，亞洲第三個由國家主導而成立之政策性住宅地震保險機構。

■ 組織架構圖TREIF Structure

◆ 董事會

董事會為地震保險基金最高決策單位，董事長為地震保險基金之代表人，董事會由董事九至十一人組成，均由主管機關自下列人員聘任之：

- 目的事業主管機關代表二至三人。
- 財政部國庫署代表一人。
- 目的事業主管機關指定之專家學者二至三人。
- 住宅地震保險共保組織會員代表三人。
- 地震保險基金總經理。



Organization

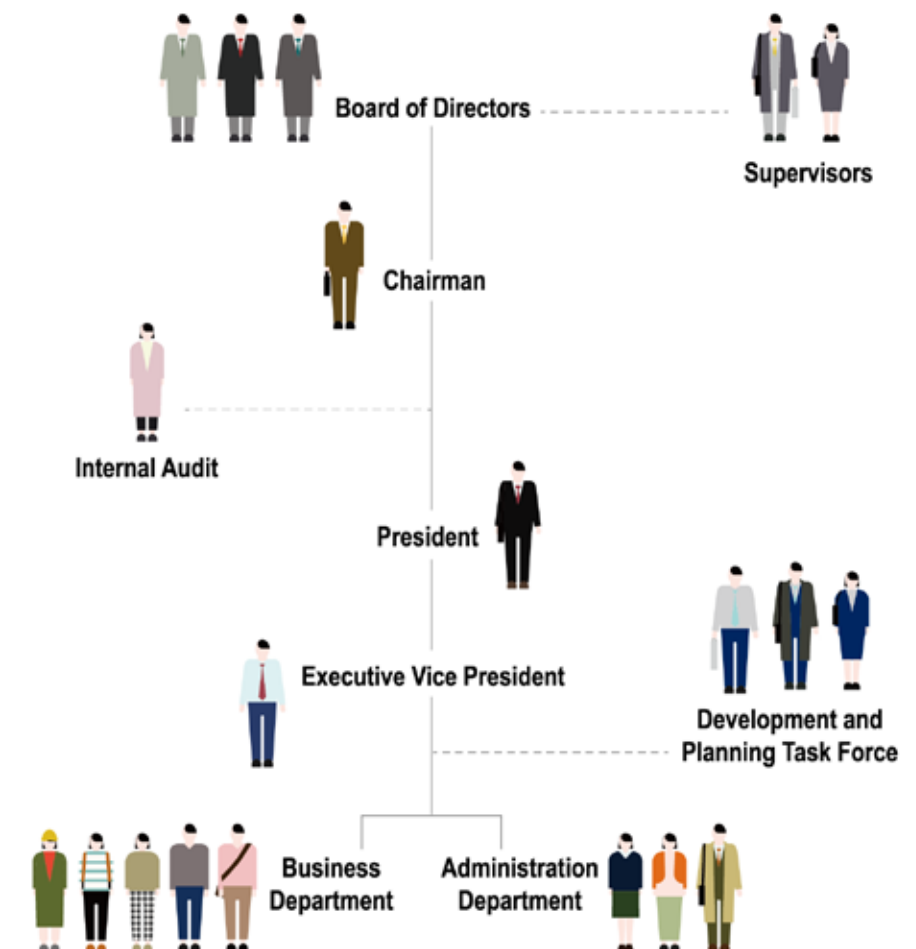
Taiwan Residential Earthquake Insurance Fund (TREIF) is a public service, non-profit organization officially established on January 17, 2002. It is the third national residential earthquake insurance organization initiated by government in Asia, following the examples of Japan and Turkey.

■ TREIF Structure

◆ Board of Directors

The Board of Directors is TREIF's highest decision-making body. The chairman is the legal representative of TREIF. The Board of Directors comprises 9 to 11 members appointed by the competent authority.

- Two to three representatives from the competent authority.
- One representative from the National Treasury Administration, Ministry of Finance.
- Two to three experts / scholars.
- Three representatives from the Residential Earthquake Co-insurance Pool.
- President of TREIF.



◆ 監察人

地震保險基金目前設置監察人三人，由目的事業主管機關聘任，監督地震保險基金之業務及財務狀況。

◆ 稽核

地震保險基金為健全業務發展，特制定「財團法人住宅地震保險基金內部控制及稽核制度實施辦法」，並於2014年設立專任稽核，隸屬董事會，負責稽核業務之規劃及執行，並定期評估各單位自行查核辦理績效。

◆ 住宅地震保險制度發展規劃工作小組

2008年3月成立住宅地震保險制度發展規劃工作小組，其下設危險分散與費率、承保理賠與法制及資訊統計與教育推廣等三個工作分組，協助地震保險基金檢討改善現行保險制度，強化地震保險基金中樞組織之功能。該工作小組由地震保險基金總經理擔任總召集人，工作小組委員由地震保險基金延聘產、官、學界之專家學者及地震保險基金人員組成。

◆ Supervisors

TREIF has three supervisors who are designated by the competent authority to supervise the business operation and financial affairs of TREIF.

◆ Internal Audit

In accordance with the "Enforcement Rules for Internal Control and Audit Systems of the Taiwan Residential Earthquake Insurance Fund", an internal audit was established in 2014 under the Board of Directors. The Internal Audit is responsible for auditing the business planning and execution of each department, as well as periodical evaluation to the results of the self-assessments done by each department.

◆ Residential Earthquake Insurance Program Development and Planning Task Force

The Residential Earthquake Insurance Program Development and Planning Task Force was established in March 2008 to assist TREIF in improving the existing program and strengthening its core functions. It was divided into three subcommittees: Risk Spreading and Premium Rate Subcommittee, Underwriting, Claim and Legal Subcommittee, and IT, Statistics and Educational Promotion Subcommittee. The president of TREIF serves as convener of the task force, and the members are comprised of staffs of TREIF as well as experts and scholars from the private, public and academic sectors.



日期 Date	大事紀 Major Events
2023/1/14	參與臺北市政府 119 防災宣導活動 Participating in the “119 Disaster Risk Reduction Advocacy Event” organized by the Taipei City Fire Department.
2023/3/11	參與屏東市仁愛國小 2023 新生遊學樂宣導活動 Participating in the 2023 freshman study tour promotion activity of Ren Ai Elementary School, Pingtung City.
2023/3/13~3/16	第一季（南區平日）無預警通報、調度及回報等橫向聯繫機制測試 Q1 (Southern Taiwan, on weekdays) unannounced testing of lateral communication mechanisms, including notification, personnel dispatch and reporting.
2023/3/21	赴富邦產險公司進行宣導活動 Holding a business promotion event in Fubon Insurance Company.
2023/3/31	參與屏東市仁愛國小兒童節宣導活動 Participating in the children's day promotion activity of Renai Elementary School, Pingtung City.
2023/3/31	完成住宅地震保險超額賠款再保合約 2023 年第二層及第三層續約 Completing contract renewal of 2023 2nd and 3rd layer excess of loss reinsurance.
2023/4/16	參與台南市金華社區宣導活動 Participating in the Jinhua Community Development Association Advocacy Event of Tainan.
2023/6/6	臺北市建築師講習會 Attending Workshop for Architects/Professional Engineers in Taipei City.
2023/6/6~6/9	第二季（北區平日）無預警通報、調度及回報等橫向聯繫機制測試 Q2 (Northern Taiwan, on weekdays) unannounced testing of lateral communication mechanisms, including notification, personnel dispatch and reporting.
2023/6/10	電腦系統異地備援第一次演練 Conducting the 1 st Drill on IT Remote Backup System.
2023/6/14	赴富邦產險公司進行宣導活動 Holding a business promotion event in Fubon Insurance Company.
2023/6/18	參與臺北市政府第三救護大隊端午宣導活動 Participating in the Dragon Boat Festival publicity activities of the Third Ambulance Brigade of Taipei City.
2023/6/19	赴百晟保險代理人公司進行宣導活動 Holding a business promotion event in Bai Sheng Insurance Agency.



日期 Date	大事紀 Major Events
2023/6/22	參與臺北市立動物園端午宣導活動 Participating in the Dragon Boat Festival publicity activities of Taipei Zoo, Taipei City.
2023/6/30	完成住宅地震保險超額賠款再保合約 2023 年第一層續約 Completing contract renewal of 2023 1 st layer excess of loss reinsurance.
2023/7/1	赴台中市打字複印業工會宣導活動 Holding a business promotion event in Typing and Copying Industry Union of Taichung City.
2023/7/4	赴臺灣銀行進行宣導活動 Holding a business promotion event in Bank of Taiwan.
2023/7/4	赴 921 地震教育園區到校服務 - 南投廬山國小 Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in Lushan Elementary School, Nantou County.
2023/7/8	參與金融總會嘉年華 - 高雄場 Holding a business promotion event of Carnival of the Financial Association in Kaohsiung.
2023/7/11	赴 921 地震教育園區到校服務 - 雲林立仁國小 Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in Liren Elementary School, Yunlin County.
2023/7/13	赴 921 地震教育園區到校服務 - 台中市華龍國小（1） Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in Hualong Elementary School, Taichung City.
2023/7/13	赴 921 地震教育園區到校服務 - 台中市華龍國小（2） Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in Hualong Elementary School, Taichung City.
2023/7/15	赴中央大學舉辦防災士訓練活動 Holding a Disaster prevention training in National Central University.
2023/7/18	赴 921 地震教育園區到校服務 - 台中市福陽國小 Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in Fuyang Elementary School, Taichung City.
2023/7/25	赴 921 地震教育園區到校服務 - 彰化縣新民國小 Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in Hsin-Min Elementary School, Changhua County.
2023/7/26	赴 921 地震教育園區到校服務 - 苗栗縣福基國小 Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in FUJI Elementary School, Miaoli County.

日期 Date	大事紀 Major Events
2023/7~9月	合格評估人員第 126~142 期線上複訓 Conducting the 126~142 th Online Recurrent Training Program for Incumbent Qualified Adjuster.
2023/7~10月	富邦產險公司線上教育訓練及宣導活動 Holding a business promotion event on line in Fubon Insurance Company.
2023/8/4	赴 921 地震教育園區到校服務 - 苗栗縣談文國小 Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in Tanwen Elementary School, Miaoli County.
2023/8/9~8/23	辦理東部地區之年度理賠機制模擬演練情境演練 Conducting annual claim simulation drills in Eastern Taiwan.
2023/8/10	基隆市建築師講習會 Attending Workshop for Architects/Professional Engineers in Keelung City.
2023/8/14~10/31	臺灣自律聯盟辦理教師研習活動 Holding Teacher Training Activities by Taiwan NPO Self-Regulation Alliance.
2023/8/15~8/23	理賠機制模擬演練暨第三季（東區平日）無預警通報、調度及回報等橫向聯繫機制測試 Claims settlement system drills and Q3 (Eastern Taiwan, on weekdays) unannounced testing of lateral communication mechanisms, including notification, personnel dispatch and reporting.
2023/8/16	新北市建築師講習會 Attending Workshop for Architects/Professional Engineers in New Taipei City.
2023/8/19	參與金融總會嘉年華 - 宜蘭場 Holding a business promotion event of Carnival of the Financial Association in Ilan.
2023/8/19	參與基隆市政府消防營宣導活動（1） Attending a series of workshops for business promotion event in Keelung City Fire Department.
2023/8/19	參與基隆市政府消防營宣導活動（2） Attending a series of workshops for business promotion event in Keelung City Fire Department.
2023/8/21	赴 921 地震教育園區到校服務 - 南投縣新豐國小 Earthquake Museum of Taiwan's on-campus service programs holding a promotion event in Shin Feng Elementary School, Nantou County.
2023/8/25	桃園市建築師講習會 Attending Workshop for Architects/Professional Engineers in Taoyuan City.



日期 Date	大事紀 Major Events
2023/9/8	宜蘭縣建築師講習會 Attending Workshop for Architects/Professional Engineers in Yilan County.
2023/9/9	電腦系統異地備援第二次演練 Conducting the 2 nd Drill on IT Remote Backup System.
2023/9/13	赴苗栗縣頭屋國中辦理宣導活動 Holding a promotion event in Tou-wu Junior High School, Miaoli County.
2023/9/16	參與臺北市政府 921 防災宣導活動 Participating in the 921 Disaster Risk Prevention Advocacy Event organized by the Taipei City Government.
2023/9/16	參與 921 地震教育園區 921 防災宣導活動 Participating in the 921 Disaster Risk Prevention Advocacy Event organized by Earthquake Museum of Taiwan.
2023/9/18	參與屏東縣政府 921 防災宣導活動。 Participating in the 921 Disaster Risk Prevention Advocacy Event organized by the Pingtung County Government.
2023/9/21	赴台南市社會局松柏志願服務隊志工訓練宣導活動 Holding a business promotion event of Volunteer Training and Publicity Activities from Social Bureau, Tainan City.
2023/9/21	內政部國家防災日大規模地震消防救災演練 Large-Scale earthquake drill held by the Ministry of the Interior on the National Disaster Prevention Day.
2022/9/28	嘉義縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Chiayi County.
2023/9/30	完成本基金資通安全弱點通報機制 (SOC) 之建置 The TREIF Security Operation Center (SOC) was established.
2023/10/13	赴臺南市日照中心進行宣導活動 Holding a business promotion event in a private day care center in Tainan City.
2023/10/14~10/17	第四季（中區假日）無預警通報、調度及回報等橫向聯繫機制測試 Q4 (Central Taiwan, on weekends) unannounced testing of lateral communication mechanisms, including notification, personnel dispatch and reporting.
2023/10/14	參與桃園市政府聰明消費嘉年華宣導活動 Participating in the Smart Spending Carnival organized by the Taoyuan City Government.

日期 Date	大事紀 Major Events
2023/10/19	臺南市建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Tainan City.
2023/10/24	臺中市建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Taichung City.
2023/10/28	參與好事聯播網 - 花蓮場宣導活動 Holding a promotion event in Hualien by best radio.
2023/10月	進駐人員第 24~27 期線上複訓 Conducting the 24~27 th Online Recurrent Training Program for Incumbent Stationed Personnel.
2023/11/1	赴淡江大學進行宣導活動（1） Holding a business promotion event in Tamkang University.
2023/11/1	赴淡江大學進行宣導活動（2） Holding a business promotion event in Tamkang University.
2023/11/2	理賠機制模擬演練 - 檢討會暨頒獎典禮 Conducting claim simulation drill-review meeting & award ceremony.
2023/11/6	921 地震教育園區防災講座 Holding a business promotion event in Earthquake Museum of Taiwan.
2023/11/6	合格評估人員第 75 期新訓 Conducting the 75 th Training Program for New Qualified Adjuster.
2023/11/8	舉辦第 16 屆風險管理研討會 Holding the 16 th Risk Management Seminar – 2023.
2023/11/11	參與行政院聰明消費嘉年華宣導活動 Participating in the “Smart Spending Carnival” organized by the Executive Yuan.
2023/11/11	參與彰化縣政府防災小勇士宣導活動（1） Participating in the Little Warriors Disaster Prevention Advocacy Activities hosted by Changhua County Government.



日期 Date	大事紀 Major Events
2023/11/11	參與彰化縣政府災民夜宿體驗活動（1） Participating in the Changhua County Government Disaster Victims' Night Stay Experience Activities.
2023/11/14	通過全部核心資通系統（住宅地震保險傳輸平台、住宅地震保險業務資訊系統、及住宅地震保險複保險查詢平台）資訊安全管理系統（ISMS）定期追查 Receiving the Information Security Management System (ISMS) certification in all of its core information systems (Taiwan Residential Earthquake Insurance Transmission Platform, Taiwan Residential Earthquake Insurance Business Information System, and Taiwan Residential Earthquake Insurance Double Insurance Query Platform).
2023/11/15	進駐人員第 17 期新訓 Conducting the 75 th Training Program for Incumbent Stationed Personnel.
2023/11/18	參與彰化縣政府防災小勇士宣導活動（2） Participating in the Little Warriors Disaster Prevention Advocacy Activities hosted by Changhua County Government.
2023/11/18	參與彰化縣政府災民夜宿體驗活動（2） Participating in the Changhua County Government Disaster Victims' Night Stay Experience Activities.
2023/11/20	合格評估人員第 76 期新訓 Conducting the 76 th Training Program for New Qualified Adjuster.
2023/11/22	花蓮縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Hualien County.
2023/11/23	雲林縣建築師 / 專業技師講習會 Attending Workshop for Architects/Professional Engineers in Yunlin County.
2023/11/25	參與彰化縣政府防災小勇士宣導活動（3） Participating in the Changhua County Government Disaster Victims' Night Stay Experience Activities.
2023/11/25	參與彰化縣政府災民夜宿體驗活動（3） Participating in the Changhua County Government Disaster Victims' Night Stay Experience Activities.
2023/11/30	完成新住宅地震保險調度理賠管理資訊系統之建置 Completing the new TREIP Claims Personnel Dispatch Management Information System.
2023/12/26	完成住宅地震保險共保組織合約 2024 年續約 Completing the 2024 Co-insurance Pool contract renewal of Residential Earthquake Insurance.



20230704 南投廬山國小校園宣導



20230711 雲林縣立仁國小校園宣導



20230718 台中市福陽國小校園宣導



20230726 苗栗縣福基國小校園宣導



20230913 苗栗頭屋國中校園宣導



20230808 苗栗縣談文國小校園宣導



20231125 彰化縣112年防災教育日系列活動-防災小勇士

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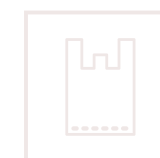
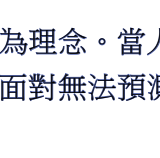
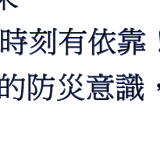
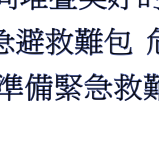
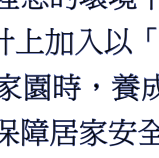
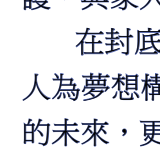
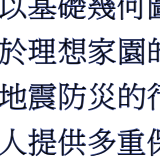
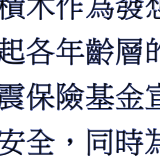
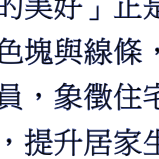
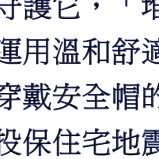
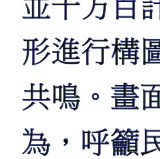
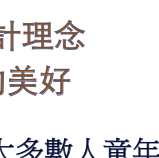
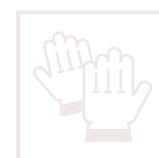
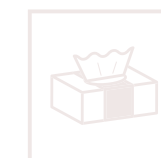
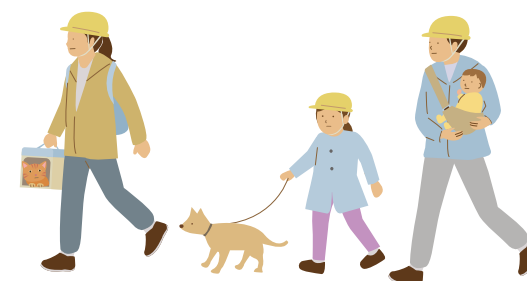
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2023 年報設計理念

主題：堆疊的美好

積木承載大多數人童年時期對家園的憧憬，孩童發揮創意堆疊理想家園，並千方百計地守護它，「堆疊的美好」正是以積木作為發想，以基礎幾何圖形進行構圖，運用溫和舒適的色塊與線條，喚起各年齡層的對於理想家園的共鳴。畫面中穿戴安全帽的人員，象徵住宅地震保險基金宣導地震防災的行為，呼籲民眾投保住宅地震險，提升居家生活安全，同時為家人提供多重保護，與家人在理想的環境下一同堆疊美好的未來。

在封底設計上加入以「緊急避救難包 危急時刻有依靠！」為理念。當人人為夢想構築家園時，養成為準備緊急救難包的防災意識，在面對無法預測的未來，更能保障居家安全。